CINC Systems

Homeowners/Accounts Receivable

Date: 12/18/2023

Contents

Table of Exhibits

For the sake of brevity in this manual, references to the menus and submenus in the tool bars will be in this form: Select [**Menu item**]/[*Submenu item*]. For example:

- Select **Tools**/*Data Import*
- Select **Reports**/*Homeowner Reports*

Exhibit 1: Black Box Menu

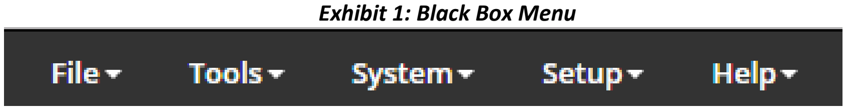
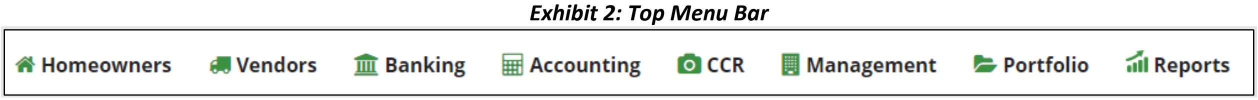


Exhibit 2: Top Menu Bar



Best practice is to navigate and fill out each screen in order rather than jumping around. Many fields are dependent on previous fields for content.

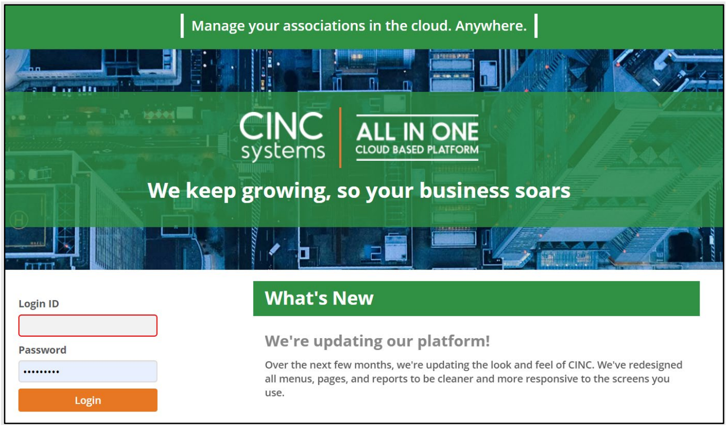
Getting Started

Logging In

To log in to the appropriate database, go to https://xxx.cincsys.com (Enter correct company code to replace the xxx). A login screen will appear. Enter Login ID and Password as provided by the System Administrator.

The "What's New" section on the login screen will provide upcoming webinar and holiday information, as well as notifications of system modifications.

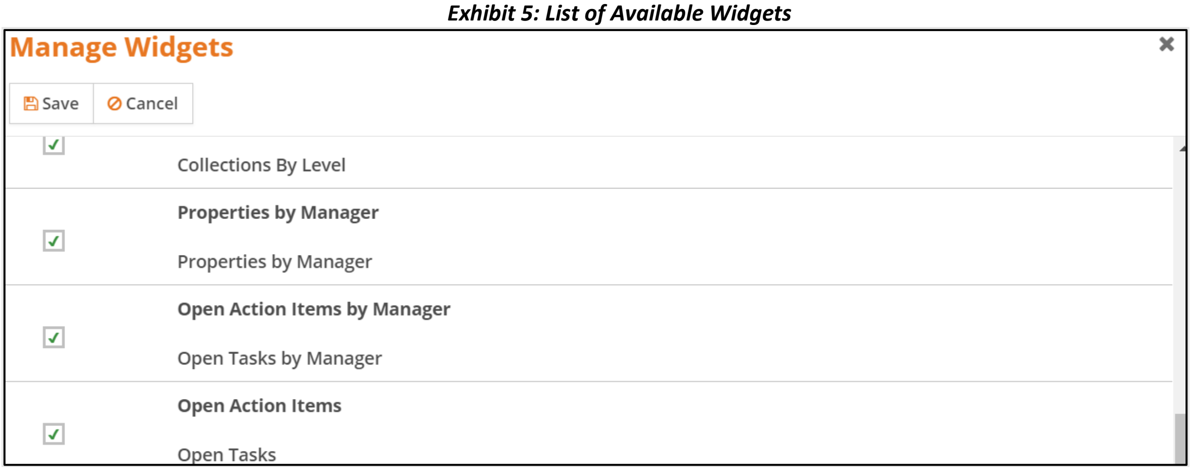
Exhibit 3: CINC Login Screen



Once logged in, the CINC home screen will have several menu selections as described below. ****NOTE**: Use the* Manage Widgets *button to select and save a dashboard view that is unique to a specific role in Accounts Receivable.*

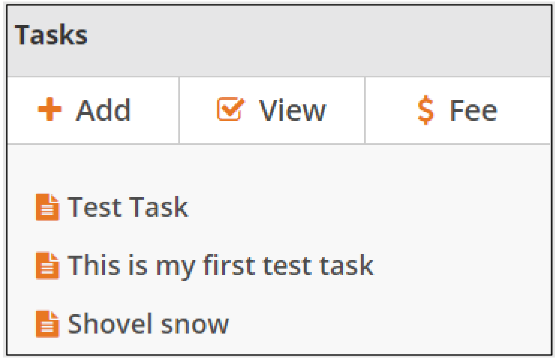
Exhibit 4: Manage Widgets Button

Exhibit 5: List of Available Widgets



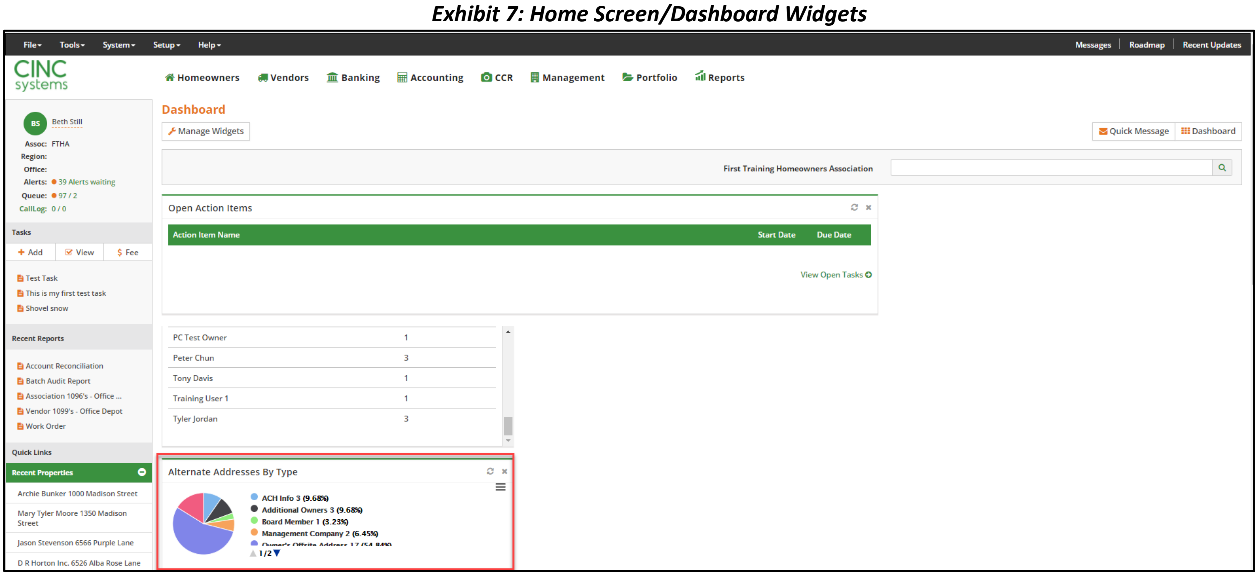
- **Top Black Menu Bar—**Assists in the setup and management of the system
- **Tasks—**List of pending tasks

Exhibit 6: Task List



- **Recent Reports—**List of reports that have been run recently
- **Quick Links—**Provides quick access to recently viewed associations and homeowners
- **Middle Menu Bar** (*Homeowner-Reports*)—Assists in the setup and management of homeowner, banking, and accounting-related information

Exhibit 7: Home Screen/Dashboard Widgets



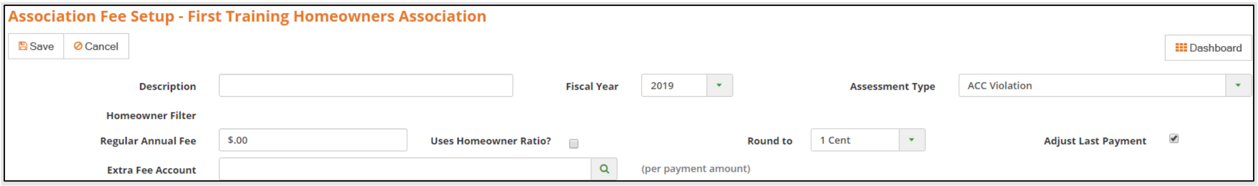
Set Up Association Fees

Association assessment fees are fees due from the homeowner paid to the association. These are fees/charges that are typically fees that are billed to most if not all homeowners on a regular schedule. Examples of these fees would be HOA dues, maintenance fees, or special assessments. CINC's flexibility allows the setup of various payment frequencies and ways to target the amount billed to each homeowner through ratio billing or section billing. ***NOTE:** It is important to first set up the assessment names that appear in the **Assessment Type** dropdown.* Follow these steps to set up association assessment fees:

1. Select **Setup**/Association Fees
2. Select the association using the association search field
3. Choose the **Fiscal Year** that applies to the fee

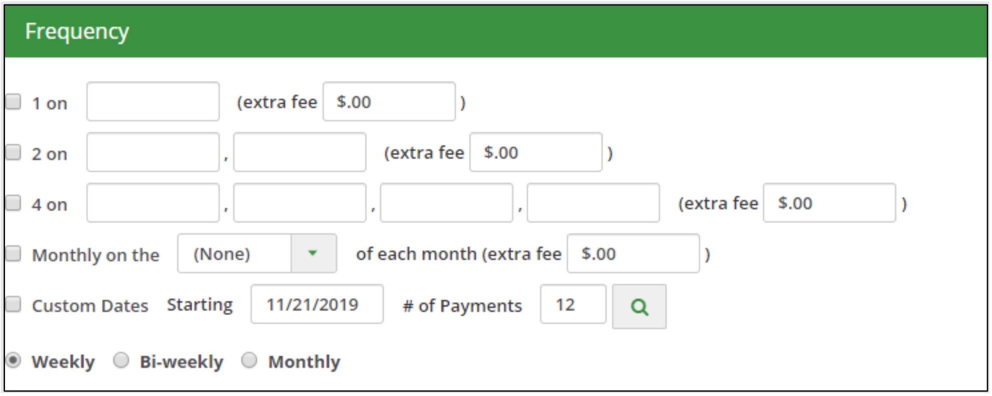
4. Click **New** to create a new assessment fee for the association chosen. The *Association Fee Setup* screen displays. The screen is divided into four sections. The first section contains the assessment type and amount

Exhibit 8: Association Fee Setup Screen



5. Enter a description of the fee that can be used as the charge description on the homeowner's ledger when generating billing
6. Choose the **Assessment Type** from the dropdown. ***NOTE:** If the desired assessment type is not in the dropdown, the assessment has not had a GL code (typically income) linked to it on the **System**/Assessments screen (see Setting Up an Association document for instructions on linking the assessment)
7. Enter the **Regular Annual Fee** amount. This is the total that a single homeowner will pay for a full year's assessments. If the association bills the homeowner annual fee using ratios, the **Regular Annual Fee** should be the combined fee for all homeowners and the checkbox next to **Uses Homeowner Ratio** should be checked. The system will automatically calculate the amount owed by the homeowner after entering their percentage on the primary homeowner information screen
8. If setting up a Ratio billed assessment, use the "Round to" dropdown to define how the system will round charges (1 cent, 10 cents, 25 cents, 50 cents, dollar)
9. Check the **Adjust Last Payment** checkbox to have the system adjust the last charge if the calculation of charges cannot be divided evenly over the number of payments in the fiscal period
10. Enter the **Extra Fee Account** (general ledger) number. Use the search field to link the account. **NOTE**: *Leave the field blank if no extra fee is assessed*
11. Next is the Payment **Frequency** section of the setup. The system has multiple payment plan options, and at least one must be set up. ***NOTE**: Multiple payment frequencies are allowed*

Exhibit 9: Set Payment Frequency



Single Payment Frequency

- The first option is for annual payments. To choose this option, check the box next to the number **1** and enter the month and day the payment is due. ****NOTE**: See* Multiple Payment Frequency *section for explanation of **Extra Fee** field usage and purpose.*

- The second option is for two payments per year. To choose this option, check the box next to the number **2** and enter the two dates the fees are due.

- The next option is for four payments per year. To choose this option, check the box next to the number **4** and enter the four dates the fees are due.

- The **Monthly** option is for fees due every month of the *fiscal* year. Generate the fee monthly by checking the box on this line and choosing the day of the month the payment is due from the dropdown.

- The last option is for custom payment amounts and dates. This option allows the user to set a specific amount for each payment that is due. It also allows the user to set the dates weekly, bi-weekly, or monthly. To use this option, check the box next to **Custom Dates**, select the starting date for the payments, choose whether the payments are due weekly, bi-weekly, or monthly, and enter the amount of the payments due. After completing these steps, click the search button next to the number of payments. The system will calculate the next due dates and amounts due for each payment. The user can then make any necessary changes to the due dates and/or payment amounts. ****NOTE**: Using custom frequencies limits the ability to generate coupons from CINC or for a third-party vendor*

Multiple Payment Frequency

If the association has given homeowners multiple payment frequency options, CINC can accommodate this setup. For example, if the dues are $1000 annually due on January 1 but can be paid in two installments or any combination of the frequencies shown on this screen, the setup will be handled as follows:

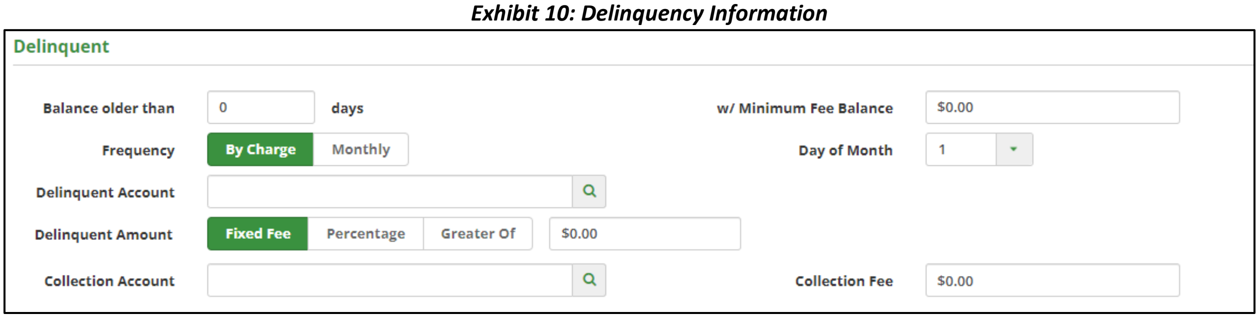
- Check the box next to **1** and enter the month and day (01/01) in the field provided. Then place a check in the second frequency option and enter the month/day for each frequency. If the association has approved charging a fee for the ability to choose multiple payment frequencies enter the fee in the extra fee field provided by the second payment frequency.

***NOTE**: The system will automatically split the charges on the homeowner's ledger and create an **Extra Fee** batch when the delinquent fee **Day of Month** is reached, and the full single charge amount has not been paid.* The next section is for setting up the delinquency information

Delinquency Information

****NOTE**: Setting up late or delinquent fee parameters on this screen will generate fees only for the single assessment type chosen in this fee setup. To have the system generate late or delinquent fees based on all charges on the homeowner's ledger, set this up on the **Homeowners/**Post Charges screen*

Exhibit 10: Delinquency Information



1. Enter the number of days after the due date the payment is delinquent in the **Balance Older Than** field. CINC recommends that the day of the month not exceed 28 to accommodate the month of February.

2. If there is a minimum fee balance required for a fee to be delinquent, enter the amount in **Days w/Minimum Fee Balance** field.

NOTE: The charge must be older than the number of days in this field to receive a late fee. For example, if the charge date for the assessment was the 1st and the balance older than field is set to 15, the charge would not be older than 15 days until the 16th

3. Enter the GL account number for **Delinquent Account** (late fees) collected and click the search button to link the account

***NOTE**: This will direct the system for creating GL entries when a late fee batch is posted*

4. Choose the **Frequency** of the late fee. The *by charge* option will assess a late fee one time for each charge date with a delinquent balance. The *monthly* option will assess a late fee on the

balance of the assessment with a delinquent balance. For example, if the user sets up the delinquent **Frequency** by charge and the homeowner has three assessments but is delinquent on only one of them, the delinquent fee will be based on the balance of that single assessment. If *Monthly* is chosen, the late fees will continue until the charge is paid. For example, if there is a one-time charge on 01/01 that is not paid by the late date setup in the delinquent section a late fee will be charged. If that same charge is not paid by the late date in the next month, there will be another late fee charged and this will continue until the charge is paid in full or is below the days w/Minimum Fee Balance value.

***NOTE**: The most common use of the "monthly" frequency option is for assessments that are billed annually that should be charged a late fee each month until the charge is paid.*

5. Select the **Day of Month** the late fee batch will generate. For example, if a charge is assessed to the homeowner on February 1 and the balance older than is set to 28, and by February 28 the charge is still unpaid, the late fee would assess on March 1 based on the **Day of Month** selected.

***NOTE**: The system will determine whether to assess the delinquent fee in the month charged by adding the balance older than days to the charge day.* If the result is more than the **Day of Month** selected, the delinquent fee will generate in the month following the charge date as reflected in the example above. Another example is: A charge is assessed to the homeowner on July 1 and the Balance older than is 10. If on July 11 the charge is still unpaid, the late fee would assess on July 11 based on the **Day of Month** selected.

6. If charging a collection fee for each delinquent fee, enter the fee amount and the general ledger account number in the **Collection Fee** field ***NOTE**: For clients using the Collections module, CINC recommends using it to assess collection fees to align the fees to generation of collection letters.*

7. Select one of the following to calculate the **Delinquent Amount:**

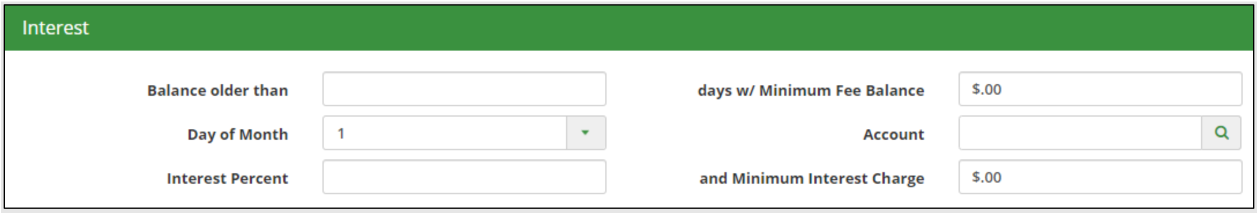
   - **Fixed Fee:** the amount entered in the fixed fee field.

   - **Percentage:** an amount calculated as it is today.

   - **Greater Of:** the greater of the fixed fee or the calculated percentage amount.

8. The last section is for setting up the **Interest** calculations and is to be used when interest is to be calculated on the individual assessment. (Use the *Post Charges* screen when interest is to be calculated on the combined total of multiple assessments).

Exhibit 11: Interest Calculations Setup



- Enter the number of days after the due date the interest should accrue in the **Balance Older Than** field. CINC recommends the day of the month not exceed 28 days to accommodate the month of February.

- If there is a minimum fee balance required for a fee to accrue interest, enter the amount in the **Days w/Minimum Fee Balance** field.

- Select the **Day of Month** the late interest should generate.

- Enter the GL **Account** number for interest fees collected and click .

- Enter the percentage (APR) used in the **Percentage** field. Do not enter the percent sign. For example, a 10% rate is set by typing the number 10 or 10.5% is set by typing the number 10.5.

- If there is a minimum interest charge, enter the amount in the **Minimum Interest Charge** field

After completing all fields, click **Save**. The assessment will appear in the grid under the association name. and must be generated on the *Generate Billing* screen for the charges to appear on the homeowners' ledgers.

If a fee setup was created and homeowners will be billed different amounts based on property type, size etc., additional steps are required to set up and assign homeowners to sections. If the fee setup was flagged as "Uses Homeowner Ratios", each homeowner must be assigned their percentage of the overall fee.

Include Delinquency Policy in Correspondence

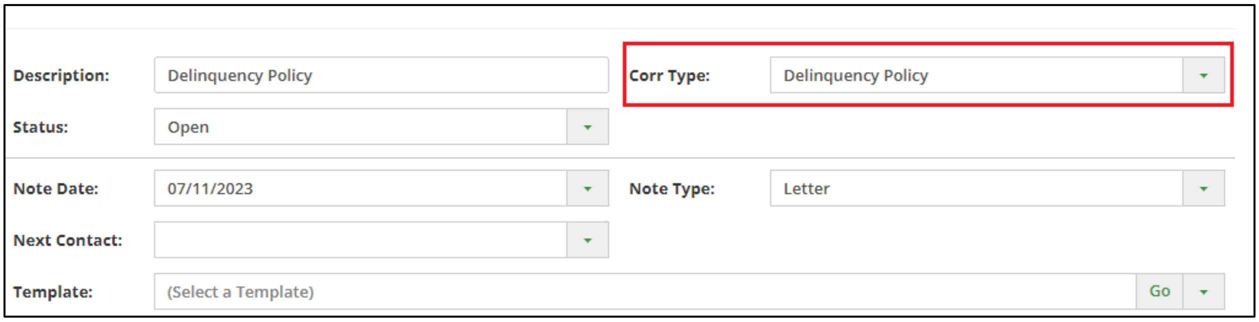
You can create a special correspondence note with a copy of your delinquency policy that will be automatically included with any collection letter correspondence. To configure:

1. Select the association from the Notes Tab of the **Setup** / *Association Setup* / Association Information screen.

2. Click **New** on the **Correspondence History** screen.

3. On the **Notes History** screen, enter all required fields and select **Delinquency Policy** in the **Corr Type** field.

Exhibit 12: Correspondence Listing Setup – Delinquency Policy



4. Slick **Save**. The screen will reload with a new Attachments field.

5. To attach a PDF copy of your policy, click Manage in the Attachments field.

6. On the Correspondence Attachments screen, click Choose Files and select the PDF file of your policy,

7. Once uploaded, click **Save**. Click **Cancel** to return to the Notes History screen.

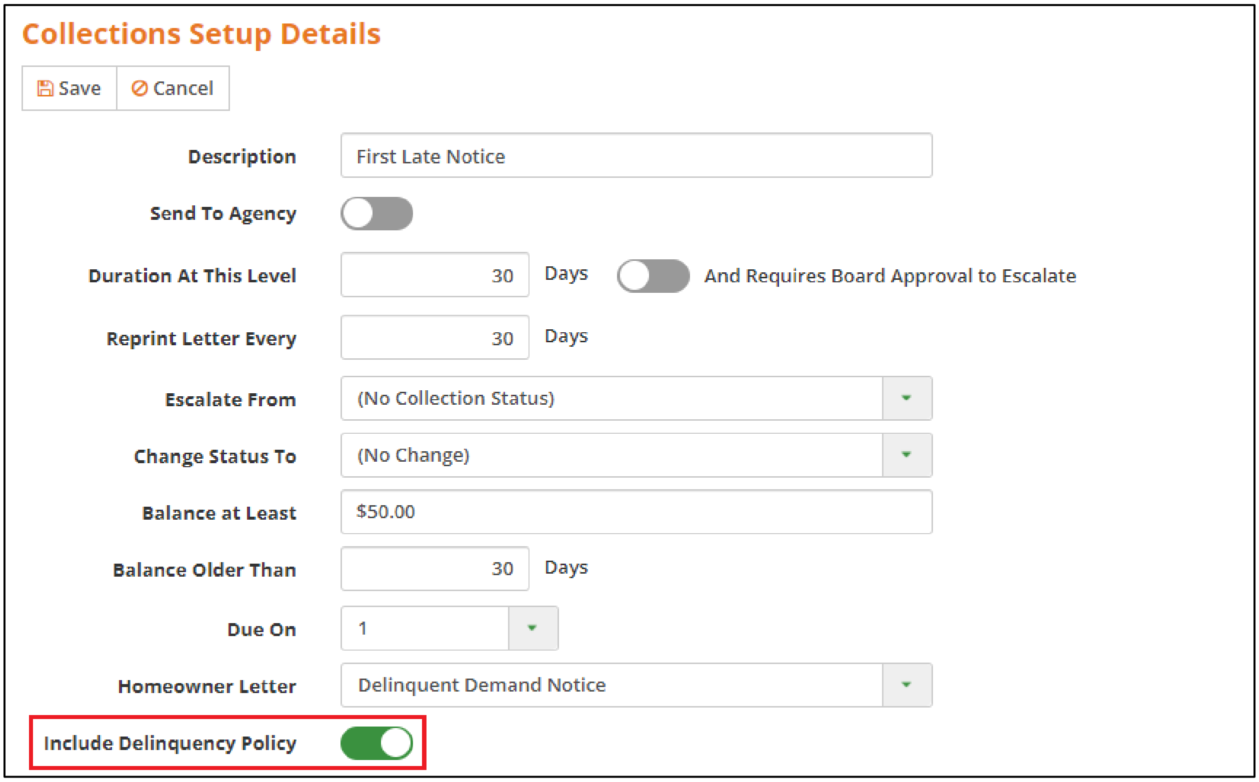
Once the attachment is uploaded, you will need to tell the system to include the policy with the collection correspondence:

1. Select **Setup** / *Collections Setup*.

2. Select the collection setup that corresponds to the delinquency policy.

3. Enable the **Include Delinquency Policy** option.

Exhibit 13: Collection Setup Details – Include Delinquency Policy



4. Click **Save**.

Linking a GL Account to an Amenity in CINC Accounting

Note: The following information only applies to associations using reservation features in WebAxis.

For Amenity payments to be properly accounted for, GL accounts must be selected in CINC Accounting for each amenity with a payment, and (if applicable), security deposit transactions.

If an amenity is not linked to a GL account, the amenity will not display as an option to reserve for WebAxis users.

Note: This step can be skipped if not accepting payments for the amenity or if only using the **Pay Later** option in the amenity set up. If **Pay Now** and **Pay Later** are selected, the amenity will appear, but only the **Pay Later** option will be available until a GL account is set up.

To add an amenity assessment:

1. select **System**/*Assessments* in the CINC accounting app.
2. Click the **Amenities** tab at the bottom of the screen.
3. Select the **Security Deposit GL Account** and **Forfeited Deposit GL Account**. It is up to you to determine which of your accounts should be linked. The following information about linking accounts is strictly information and not accounting advice:

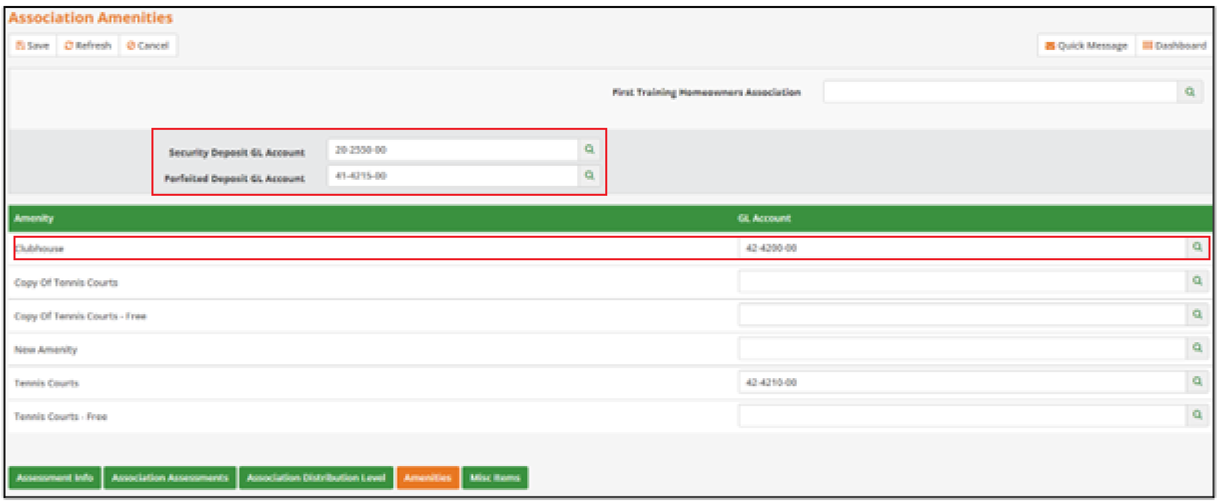
- The **Security Deposit GL Account** is, for example, functions as a liability account because security deposits might need to be refunded. A journal entry for each amenity security deposit is made to the linked account.

- The **Forfeited Deposit** functions, for example, as an income account. A journal entry is made to the linked account any time you keep funds from a returned security deposit.

4. Click the magnifying glass button to search for the **GL Account** to link to an **Amenity**. A journal entry is made to the linked account for each amenity reservation. This can be the same as the **Forfeited Deposit GL Account**, but in most cases should be linked to an income account because it represents income for your association.

NOTE: The above information is for example and guidance purposes only and not financial or accounting advice, as different accounting methods will call for different procedure. If you are unsure what specific GL accounts to select, please consult your local resource responsible for making accounting decisions.

Exhibit 14: Association Amenities Screen



Linking Misc. Items to a GL Account

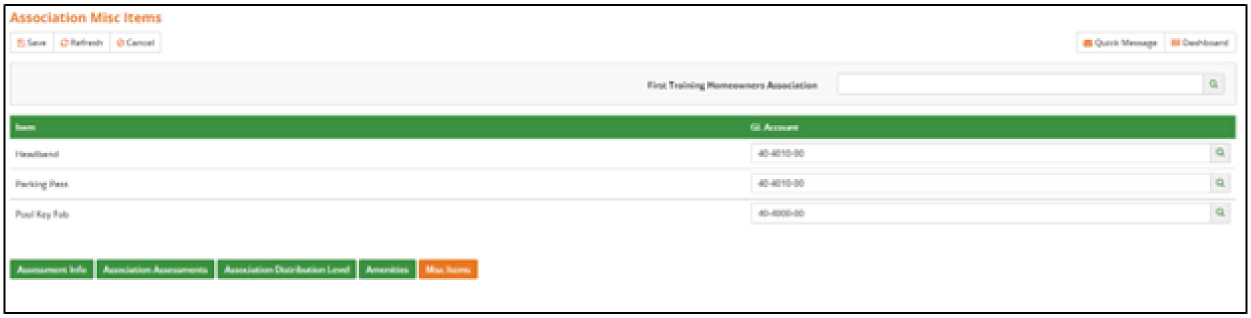
Note: The following information only applies to associations using miscellaneous item payment features in WebAxis.

Items that are not linked to a GL account in CINC Accounting will not appear in the WebAxis **Homeowner Portal**. To link misc. items to a GL account:

1. From the CINC Accounting toolbar, click **System** / *Assessments*.

2. Click the **Misc. Items** tab at the bottom of the **Assessments** screen.

Exhibit 15: Association Misc. Items Screen



Note: If you do not see the correct items, be sure to select the correct association by clicking the magnifying glass button next to the association name and searching for the correct location.

3. Click the magnifying button to search for and enter the **GL Account**.

Creating and Assigning Sections

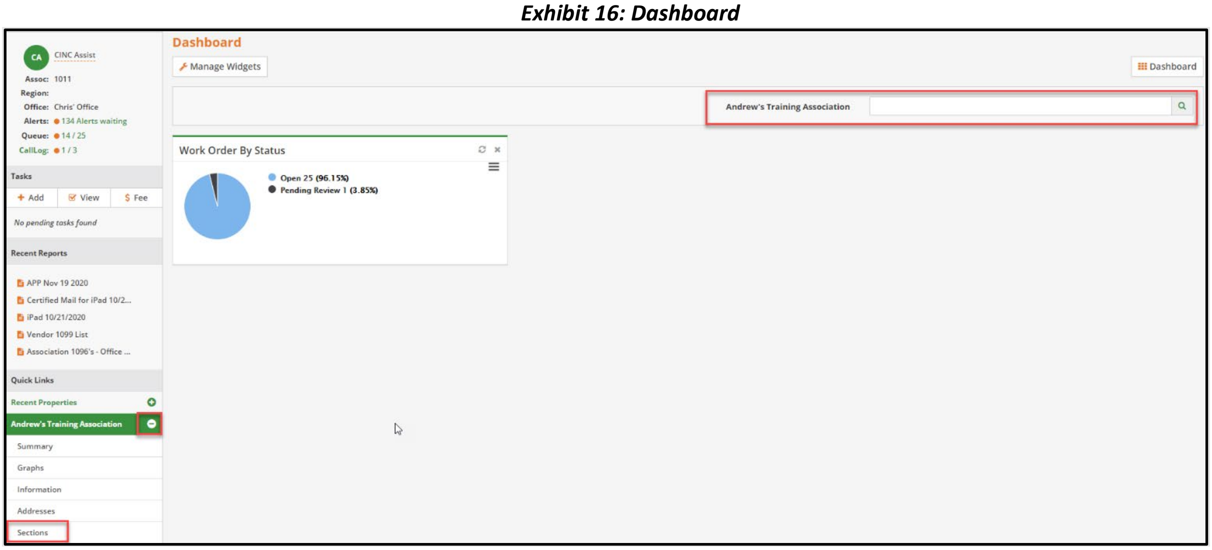
The purpose of sections is to charge fees based on property type, property size, or optional fees such as parking, boat slips, etc. For example, split out Townhome, Condominium, Single Family or 1-Bedroom, 2-Bedroom, etc.

Homeowners may be assigned to multiple sections. For example, a 1-bedroom homeowner may also be assigned to the parking section. ***NOTE**: If more than 10 sections are needed for the same assessment type, CINC recommends using ratio billing (see section Assigning Ratios). To set up sections, complete the following steps:*

1. Using the association search on the **Dashboard**, select the association.

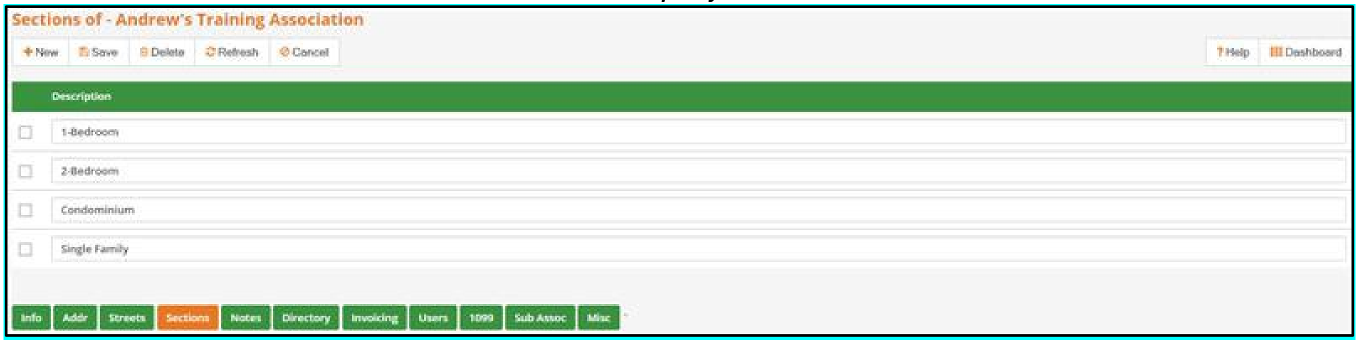
2. Find the association name under the Quick Links section of the left navigation pane and click the **+** sign to expand the tree of screens, then click **Sections.**

Exhibit 16: Dashboard



3. Click **New**, enter the name of the first section (e.g. Single Family) in the field provided and click **Save**. Repeat this step until all fee section names have been defined.

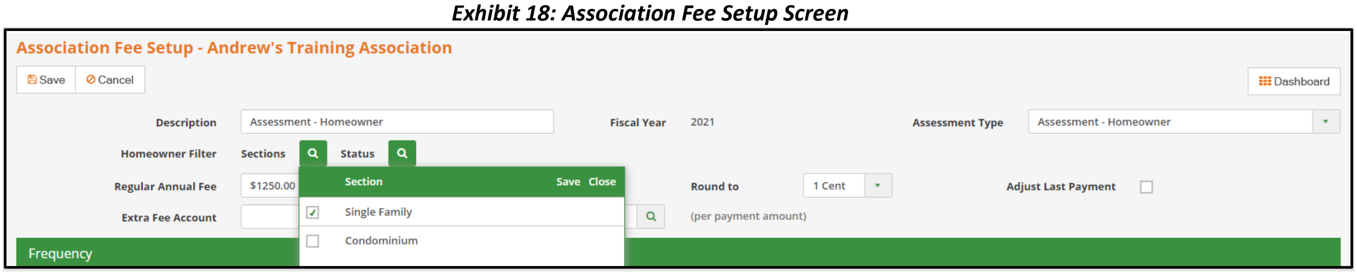
Exhibit 17: Example of Sections



4. Under **Setup**/*Association Fees,* select the Assessment name to link the section name to each fee created.

5. Click the *Sections* magnifying glass and place a check beside the section name(s) that should be linked to the fee setup and click **Save**. Repeat this step until all sections have been assigned to the appropriate assessment(s).

Exhibit 18: Association Fee Setup Screen



6. Link the sections to the appropriate homeowners. There are two ways to complete this in CINC.
   a. Homeowner Import. If homeowners have not yet been imported for the association, use the Homeowner import spreadsheet and the *Section* column to enter the section name for each homeowner as shown below. Ensure that the section entered on the spreadsheet exactly matches the one entered in CINC**. **NOTE***: *If using the import to assign sections, they must first be defined in CINC per the above steps*

Exhibit 19: Import Spreadsheet

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	AR
HO Account No.	HO Status (must be an exact match)	First Name	Last Name	2nd Owner First Name	2nd Owner Last Name	Street Number	Street Name	Address Line 2	City	State	Zip	Unit Number	Lot Number	Phase Number	Village #	Block #	Home Phone	Office Phone	Mobile Phone	Email Address	Settled (Date owner purchased property) MM/DD/YYYY	Billing Type ('S' for Statement, 'C" for Coupon, 'E' for eStatement, 'A' for ACH)	Section
ABC123	Owner	Sam	Brown	Sally	Brown	777	Main Street		Atlanta	GA	30019						777-777-7777		888-888-8888	test@email.com		C	Single Family

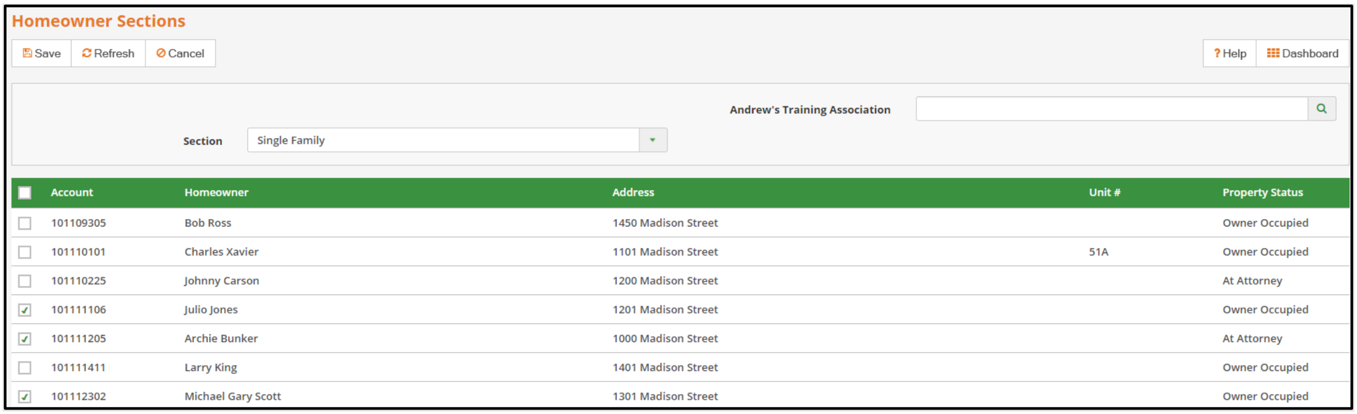
i.If homeowners have already been imported without the section name assignment, use the **Setup**/*Homeowner Sections* screen to assign them.

ii. From the *Homeowner Sections* screen choose the association and the section name.

iii. Place a check beside the homeowners that should be assigned to the chosen section and click **Save**. Repeat these steps until all applicable homeowners have been assigned to a section. For ease of making homeowner selections, the screen can be sorted by the column headers by clicking on the header name (e.g. *Address*).

iv. Verify the section assignments using the *Summary* screen in the left navigation Quick Links for the association or using the Section Homeowner List report under Homeowner Reports. ***NOTE**: Some associations will have all homeowners assigned to sections, e.g. a condo with different fees for different unit sizes. Other associations will have only some homeowners assigned to sections for additional amenities such as parking, boat slips, etc. Homeowners may be assigned to multiple sections to accommodate a combination of scenarios.*

Exhibit 20: Homeowner Sections



☐	Account	Homeowner	Address	Unit #	Property Status
☐	101109305	Bob Ross	1450 Madison Street		Owner Occupied
☐	101110101	Charles Xavier	1101 Madison Street	51A	Owner Occupied
☐	101110225	Johnny Carson	1200 Madison Street		At Attorney
☑	101111106	Julio Jones	1201 Madison Street		Owner Occupied
☑	101111205	Archie Bunker	1000 Madison Street		At Attorney
☐	101111411	Larry King	1401 Madison Street		Owner Occupied
☑	101112302	Michael Gary Scott	1301 Madison Street		Owner Occupied

Assigning Ratios

If the association's billing is based on a percentage of ownership, or if the number of different fees per homeowner exceeds 10 (and would be handled by setting up sections), CINC recommends assigning ratios to each homeowner. If the ratios/percentages have already been calculated or defined for the association, complete the following steps to assign ratios/percentages to each homeowner in the association:

1. Select **Tools**/*Data Import* and change the **Data Type** to *Homeowner Fee Ratios*.

2. Click the **Here** link and download the ratio import spreadsheet.

3. Complete and save the import spreadsheet for all billable homeowners. ***NOTE:** Percentages should be entered without the % sign (e.g. enter "10" for 10%)*. To verify that 100% of the annual fee has been assigned to homeowners, select **Setup**/*Association Fees* and click on the fee/assessment name. ***NOTE:** The percentage may be slightly less than 100% if the percentages assigned to homeowners do not allocate evenly to total the Regular Annual Fee. Also, other software products may handle rounding differently than CINC and adjustments may need to be made after review of the generated billing (see section Generate Billing)*.

4. From the *Data Import* screen under the **Tools** menu, choose the association

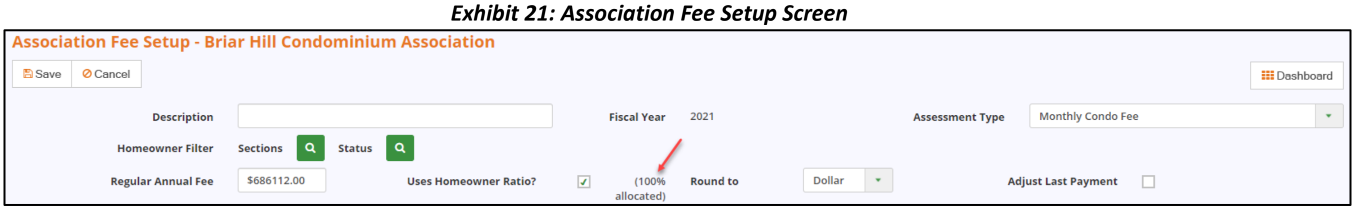
5. Change the **Data Type** to *Homeowner Fee Ratios*.

6. Browse to the saved spreadsheet using the  icon.

7. Click **Import**.

   ***NOTE:** The status of the import will change from* Pending *to* Complete *or will return a list of corrections by row and column on the spreadsheet*. If a list of corrections is returned, open the spreadsheet, make the corrections, and complete steps 3 – 7 until the **Status** shows *Complete*.

Exhibit 21: Association Fee Setup Screen



Generate Billing

If association fees have been set up and sections or ratios have been defined (if applicable), billing can be generated for the homeowner for the year. To generate billing, complete the following steps:

1. Select **Homeowners**/*Generate Billing*, and enter the following information:

   - **Association**—Select the association (billing may be generated for all associations at the same time, or one community at a time).

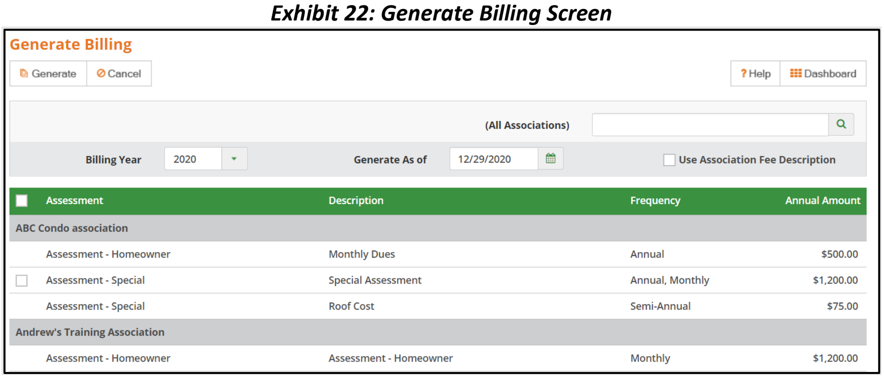
     NOTE: *CINC recommends billing one association if all associations do not have the same fiscal period setups*.

   - **Billing Year**—Select the correct fiscal year from the dropdown.

   - **Generate as of**—Enter the billing start date for the assessment.

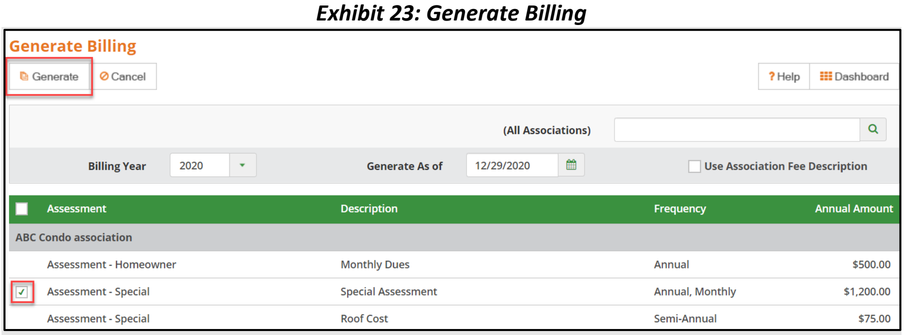
   - **Use Association Fee Description**—Check this box to display the *Assessment Description* instead of the *Assessment Title* on the homeowners' ledgers.

Exhibit 22: Generate Billing Screen



2. Check the box next to each assessment for which to generate billing, then click **Generate**.

Exhibit 23: Generate Billing



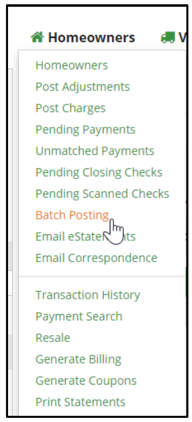
3. Select **Homeowners**/*Batch Posting* and run the Batch Audit Report to verify that the billing amounts are correct. ***NOTE:** If corrections are needed for the fee setup, section, or ratio assignments, check the appropriate batch date, then click **Delete**. Make any necessary changes and repeat steps 1 – 3.

4. Once the billing is correct, check the box next to the batch to be posted and click **Post**. ***NOTE:** Once the batch for billing has been posted, it can still be deleted as long as payments or adjustments have not been applied.

Pre-Review Billing

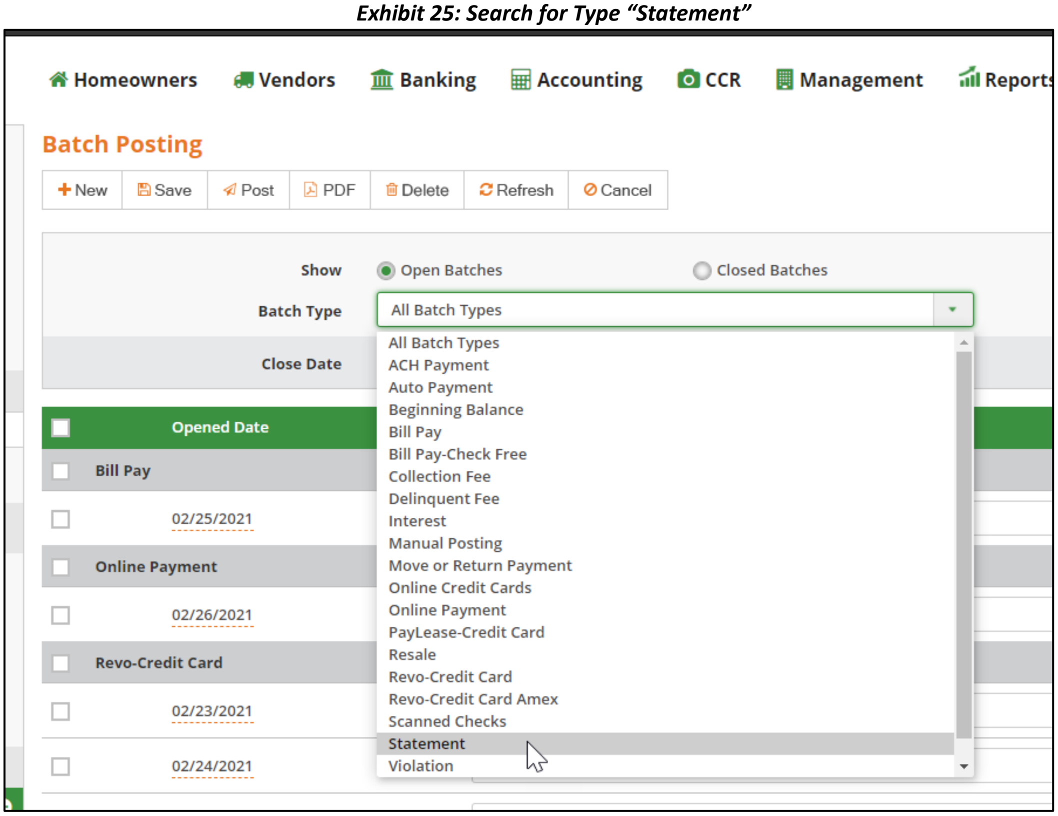
1. Select **Homeowners**/*Batch Posting*.

Exhibit 24: Select Batch Posting



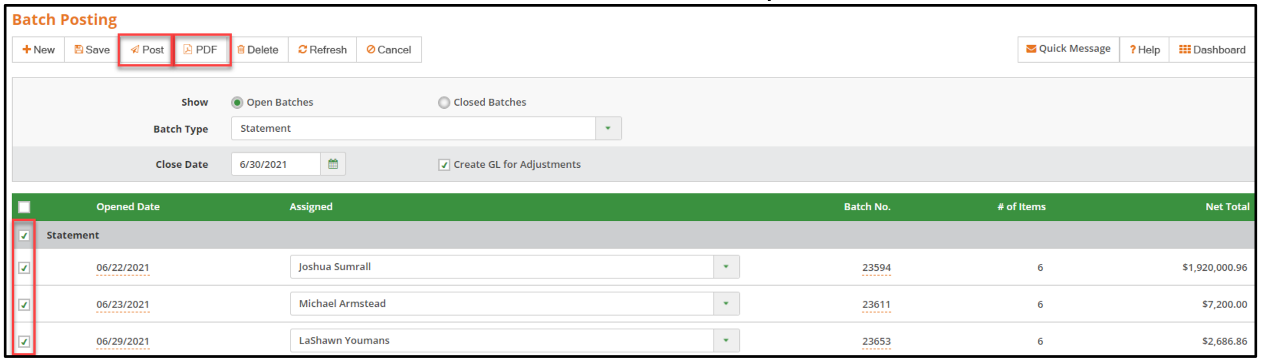
2. Change **Batch Type** to *Statement*.

Exhibit 25: Search for Type "Statement"



3. Select the batch to review, then click **PDF**.

Exhibit 26: Generate PDF Report



Review the batch to make sure all amounts being billed are correct, the dates are correct, number of homeowner's being billed is correct, etc. ****NOTE:** If there are corrections needed for the fee setup, section, or ratio assignments, place a check by the batch date and click **Delete**. Make any necessary changes and repeat steps 1 – 3.*

4. Once the billing is correct, check the box next to the batch to be posted and click **Post**.

Homeowner Information

Homeowner Search

To search for homeowner information, complete the following steps:

1. Select **Homeowners**/*Homeowners*. The Homeowner Listing screen appears.

2. Select an association or click **All**.

3. Filter the homeowner results by **Sections** and/or by using any of the following criteria and selecting **Contains**, **Starts With**, or **Equals**.

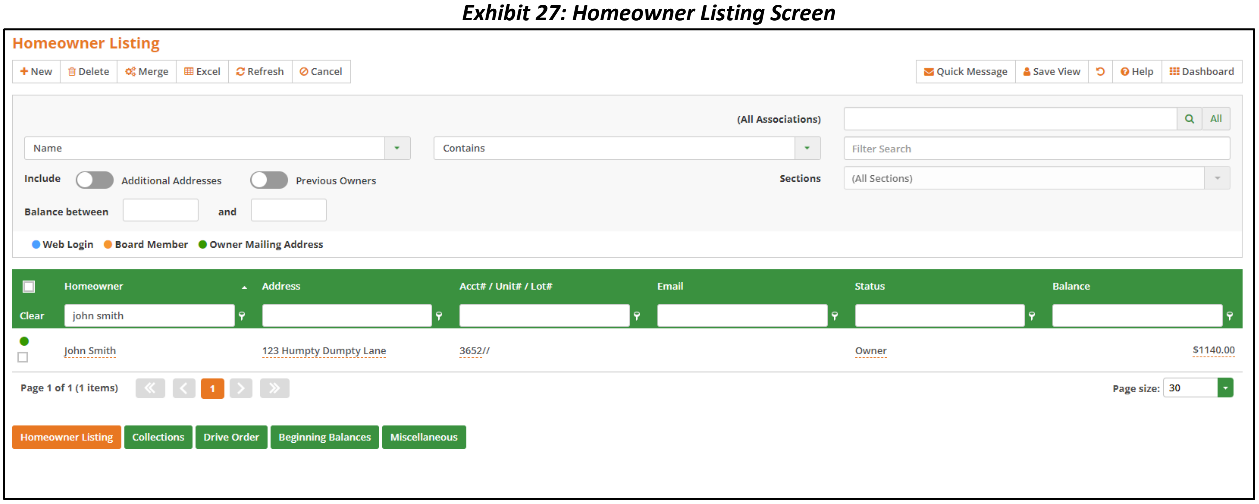
   - Name
   - Address
   - Account Number
   - Owner Status
   - Unit #
   - Lot #
   - Billing Type
   - Phone
   - Email
   - Payment Plan
   - Collection Status

- Phase #
- Village #
- Block #
- Additional Address
- Previous Owner
- Sections
- Balance Between…

4. If needed, search further using the following fields.

- Homeowner
- Address,
- Acc#/ Unit# / Lot#
- Email
- Status
- Balance

Exhibit 27: Homeowner Listing Screen

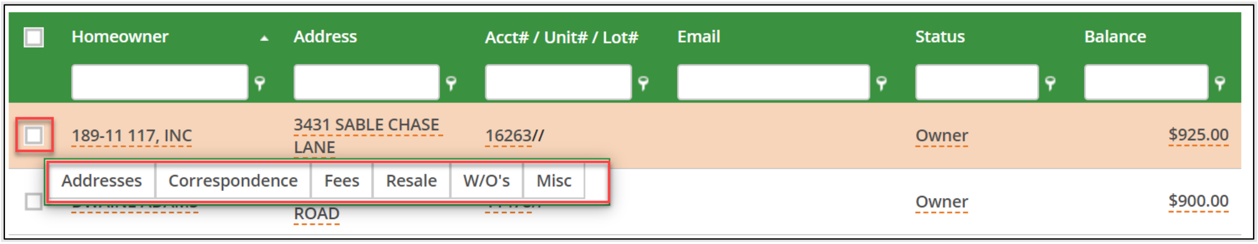


*To search by the same criteria each time on the Homeowner Listing screen, select the desired search criteria and click **Save View**. This will default the screen to that view.*

Hover over the checkbox to the left of the homeowner to view a submenu from which to select Addresses, Correspondence, Fees, Resale, W/Os, *or* Misc.

The color-coded legend indicates if homeowner has a WebAxis login, is a board member, and/or if the address shown is the owner's mailing address.

Exhibit 28: Submenu



Primary Homeowner Information Screen

Once the homeowner search is complete, a list of results will appear. If a link is clicked under any of the following columns, the system will navigate directly to the *Primary Homeowner Information* screen:

- Homeowner
- Address
- Acct. #/Unit #/Lot #
- Email
- Status

The following data can be found on the *Primary Homeowner Information* screen:

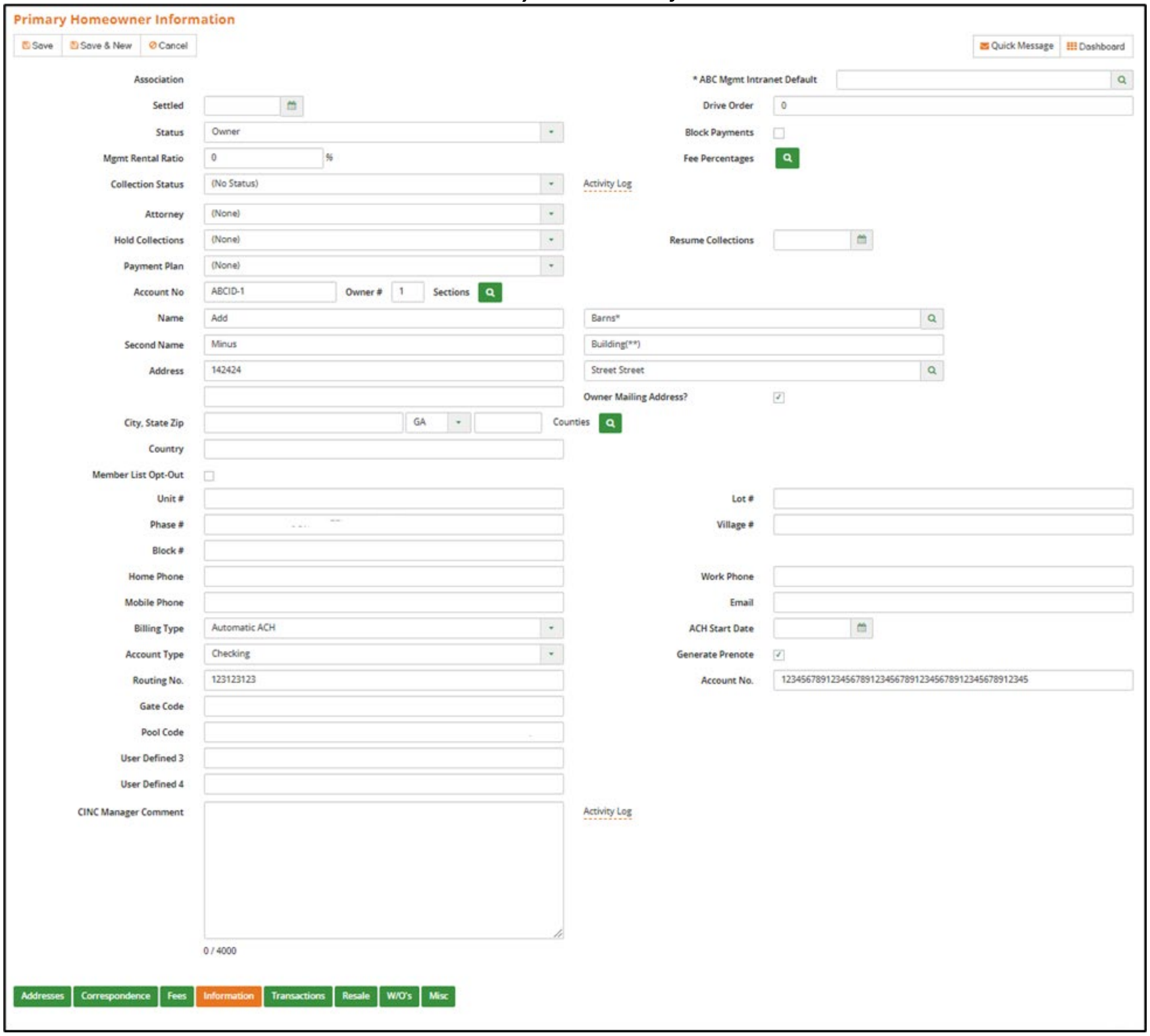
Exhibit 29: Homeowner Information

Field Name	Type	Field Description (Blue fields are required)
Association	Fillable field	Name of association. This is hard coded once a homeowner is selected
Settled	Date	The date the homeowner took ownership of the property (displays when a resale/ownership transfer has been processed). Enter a date here and save it or enter it on the resale screen
Drive Order	Fillable field	The order of this home in the community when entering the community and driving through it (1, 2, 245, etc.)
Status	Dropdown	Property or homeowner status. Defaults to first entry in list. Homeowner Status controls many functions, e.g. deciding if the homeowner should have late fees applied or if their account is evaluated by the Collection process. For full details of all system functions that are controlled by the Homeowner Status, see **System**/*Dropdown Options*: **Homeowner Status**
Block Payments	Checkbox	Check if a homeowner is blocked from making payments (AI customers only)
Mgt Rental Ratio	Fillable field	Percentage. If the property is rented, a percentage of the payment goes to the management company, in which case an invoice payable to the management company is created
Fee Percentages	Search button	Pertains to billing for homeowners, if billed by a % of budgeted amount. This should be changed only if the association uses percentage/ratio billing
Collection Status	Dropdown	*15-, 30-, 60-day notice; Attorney, Board Approval, Intent to Lien.* The status will be automatically set when the Collection module is in use from **Setup**/*Collections Setup*: **New**
Activity Log	Hyperlink	Displays homeowner collections activities chronologically
Attorney	Dropdown	Set up in **Vendors**/*Vendor Information.* Assignment of an attorney is automatic through the Collections module, but one may be manually selected and saved from this dropdown

Field Name	Type	Field Description (Blue fields are required)
Hold Collections	Dropdown	Specify reasons for placing collections on hold. If a **Resume Collections** date is set, the system removes the hold and reevaluates account. Can override from here. Set up under **System**/*Dropdown Options*: **Collection Hold Reason**
Resume Collections	Date	Date to resume collections that have been on hold
Payment Plan	Dropdown	*None, Active or in Default of payment plan.* Affects the order in which payments are applied. Set up under **System**/*Assessments*. This does not set up a payment plan
Account No.	Fillable field	Follows property, not homeowner. Account numbers in CINC can be alpha or numeric or a combination. The max length for an account number is 16 digits. The number should not contain special characters or spaces (no dashes). CINC does not recommend zero padding the numbers to make them a consistent length but rather a number that begins with the association code and contains a representation of the address or unit. If left blank the system will assign an account number. However, CINC does not recommend this
Owner #	Fillable field	Previous/current owner is #1, new owner #2, etc.
Sections	Search button	Provides ability to bill by property type, e.g. homes, condos, and townhomes in same community. Examples: *Single family, townhome, condo, 1 BR, 2 BR, homes with boat slips,* etc. Can also be used for dividing a large community for the purpose of violation inspections or broadcast communications through WebAxis
Name	Fillable field	Owner First and Last Name (See Data Standards for Name/Address/Phone/Email fields)
Second Name	Fillable field	Secondary owner first and last name
Address	Fillable field	Street Number and Street Name are separate fields. Should not include Unit #s. Use the Unit # field instead to ensure that all correspondence and any export files to coupon vendors include the Unit # in the appropriate field
Owner Mailing Address	Checkbox	If checked, owners live at property. If not checked, owners will also have an offsite address in the system, which is accessed by clicking **Addresses** at the bottom of the screen
City	Fillable field	
State	Dropdown	Set up under **System**/*Dropdown Options*: **Address States**
Zip	Fillable field	
Counties	Search button	Dropdown; Set up under **System**/*Dropdown Options*: **County**
Country	Fillable field	
Membership List Opt-Out	Checkbox	Select this field and the homeowner will be considered to have opted out of inclusion in the **Association Member List** report.
Unit #	Fillable field	This field should be used for communities that assign a unit # as a part of the primary address
Lot #	Fillable field	
Phase #	Fillable field	
Village #	Fillable field	
Block #	Fillable field	

Field Name	Type	Field Description (Blue fields are required)
Home Phone	Fillable field	
Work Phone	Fillable field	
Mobile Phone	Fillable field	
Email	Fillable field	Can enter more than one address, separated by semicolons
Billing Type	Dropdown	*Automatic ACH; Coupons; eStatements; Statements*. Must always be set on the same screen where *Owner Mailing Address* is defined
ACH Start Date	Date	Date to start debiting the homeowner's account. An ACH batch is generated seven days earlier. Should be used only to delay the start of drafting the owners account
Account Type	Dropdown	*Checking* or *Savings*
Generate Prenote		Check this to generate a $0 charge using routing and account information to verify that the information is accurate. This puts a seven-day hold on the homeowner's account. No other debit can be charged to the account until the prenote is approved
Routing No.	Fillable field	Bank account routing number
Account No.	Fillable field	Bank account number
User Defined Fields (4)	Fillable field	Pertain to ACH payments, routing and account numbers, etc.
CINC Manager Comment	Fillable field	The data entered in this field will appear in the CINC Manager app and allows for two-way updating of this data for the app and this site

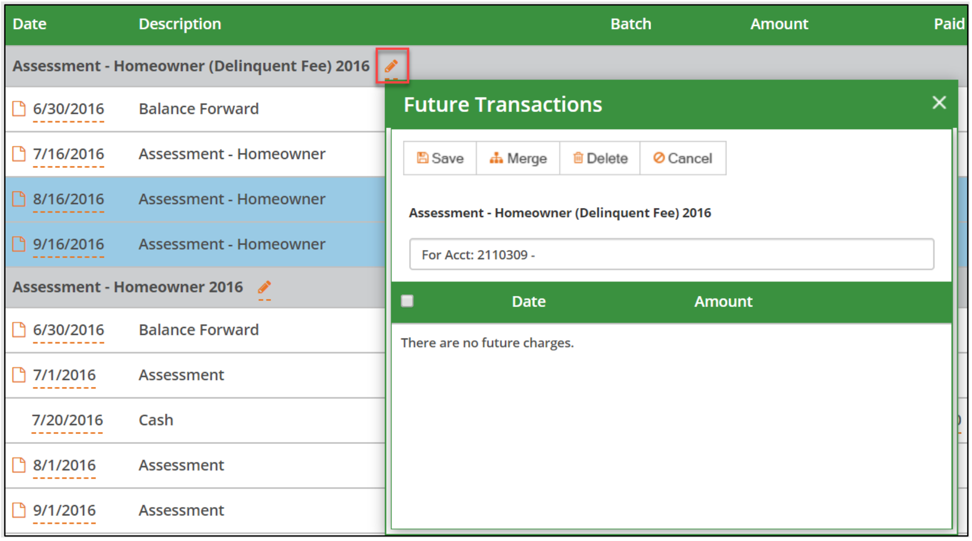
Exhibit 30: Primary Homeowner Information Screen



Clicking an underlined **Balance** on the *Homeowner Listing* screen displays the *Homeowner Transaction History* screen. The following information will display:

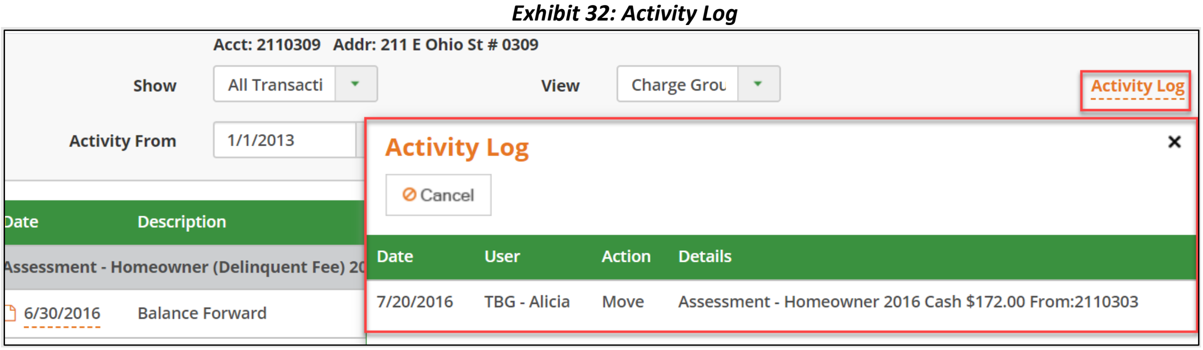
- **Property Status**—Displays the status of the property as selected on the *Homeowner Information* screen.
- **Collection Status (if applicable)**—Will display next to the homeowner's name in red
- **Account Number**—Click the link to toggle between current and previous homeowner accounts
- Transactions.
- **Activity Dates**—Defaults as first day of the year, to today's date.
- **Future Charges**—To view, click  on the *Charge Grouping* view screen.

Exhibit 31: Future Transactions Screen



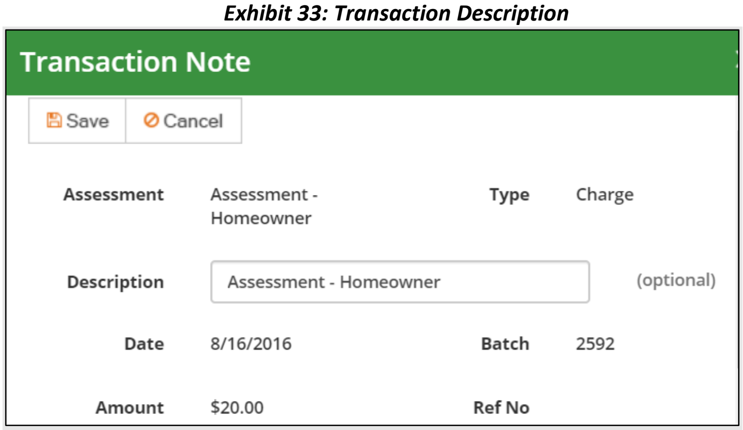
- **Activity Log**—Displays a list of account activities and users responsible for the actions.

Exhibit 32: Activity Log



- Today's Balance.
- **Charge Notes**—Click on the green or red square to read or edit the Transaction Notes.
- **Transaction Date**—Click the **Date** to review and edit the *Transaction Description*.

Exhibit 33: Transaction Description



- **Batch Number/Link**—Click on the link to generate a *Batch Audit Report*. Hover over the number to see a popup with the batch details (*Charge Grouping* View).

Exhibit 34: Batch Details

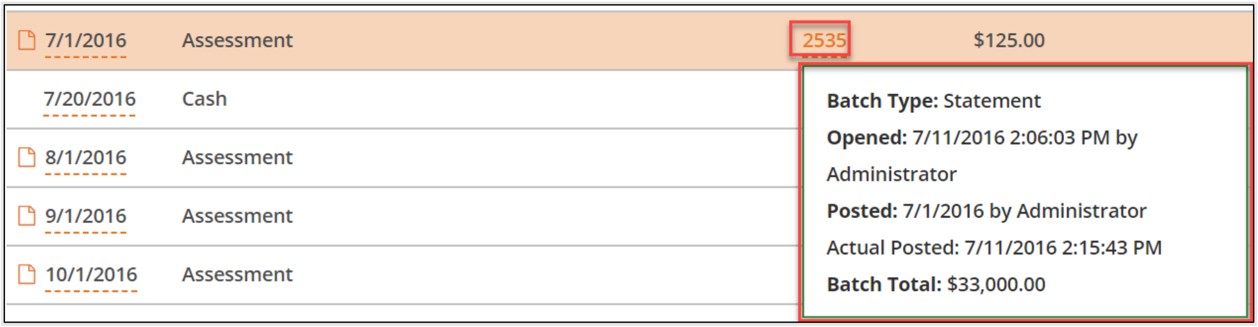
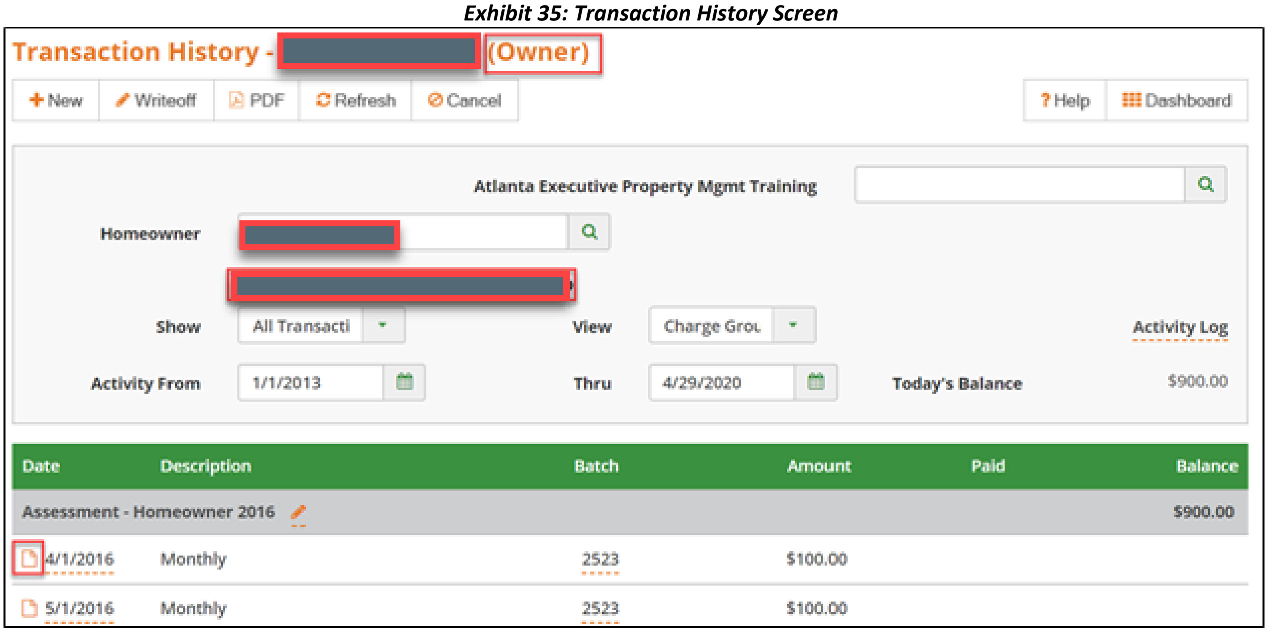


Exhibit 35: Transaction History Screen

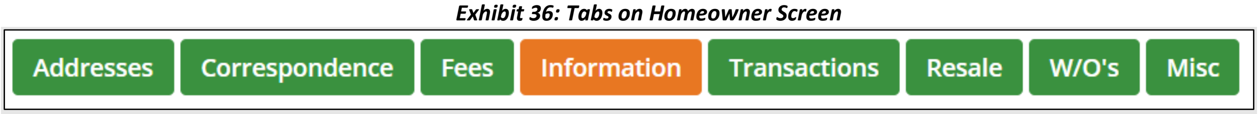


Additional search criteria are available on this screen using the **Association, Homeowner, Show, View,** *and* **Date** *fields.*

NOTE: *When searching by View, the Charge Grouping option will display the results as groupings by Assessment Type. The* Transactions by Date *view will display the results in date order. Preferred views may be set under* **System**/User Preferences.

Additional Homeowner Tabs

Exhibit 36: Tabs on Homeowner Screen



The *Primary Homeowner Information* screen includes tabs that contain the following additional information:

- **Addresses**—Additional addresses can be added for mailing purposes, and to store additional owner information such as tenants, management company addresses, etc.

- **Correspondence**—Communications to homeowners (notes, letters, etc.) are saved here for review. An alert for a *Next Contact Reminder* may be set under **File**/*Alerts/Reminders*. Any collection or violation letters issued through the system will be stored under Homeowner Correspondence.

- **Fees**—Fees/assessments related to the homeowner as defined in the association fee setup. This tab may be used to generate billing for an individual homeowner.

- **Information**—Main homeowner information screen as displayed from the initial search results. This is where the property address and owner information are saved.

- **Transactions**—*Transaction History* screen (aka the Homeowner Ledger). Can view or sort in multiple ways depending on the need: assessment grouping, date order, payments-only (to find missing payment). For detailed instructions, link to transaction history details.

- **Resale**—Completed to separate pre- and post-bankruptcy accounts and to change ownership.

- **Work Orders**—Work orders can be submitted for the homeowner from this tab. It is assumed that work location will be at homeowner property being viewed (auto-populates).

- **Miscellaneous**—Miscellaneous information (e.g. insurance, parking pass number, etc.) can be stored here. Contains company-defined, reportable fields unique to a homeowner (e.g. pool pass so lifeguard knows who can access pool, condo parking spaces, etc.).

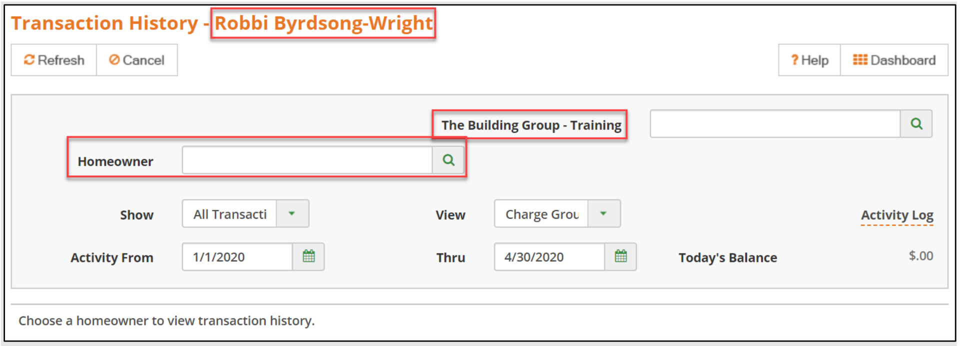
Homeowner Charges

Entering Manual Charges

Manual charges are considered one-time charges that are posted to an individual homeowner's account. They may include legal fees, pool keys, NSF fees, etc. To post a manual charge, follow these steps:

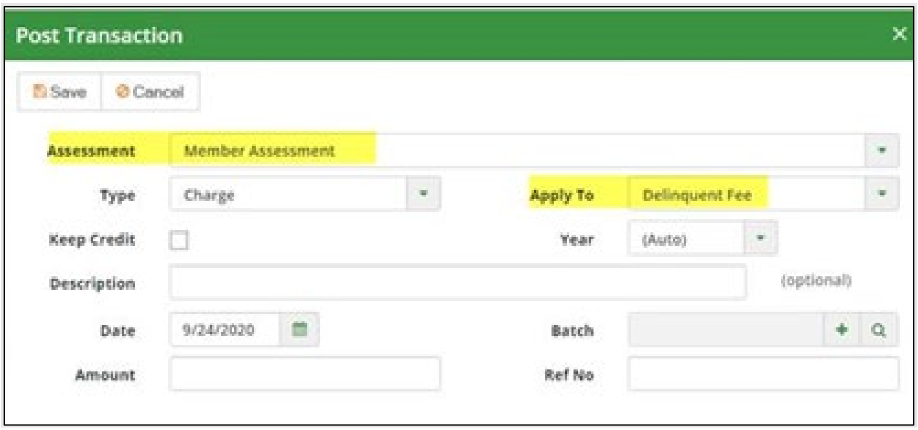
1. Select Homeowners/*Transaction History*, and search for and select the desired homeowner and association.

Exhibit 37: Transaction History Screen



2. Once the ledger is displayed, click **New** to open the *Post Transaction* screen.

Exhibit 38: Post Transaction Screen



3. Enter the following information on the *Post Transaction* screen, then click **Save**.

Assessment—Select the assessment from the dropdown. Defaults to automatic distribution; user must change to specific assessment. Dropdown list is populated from system assessment screen and will show only assessments linked to the association GL:

- Automatic Distribution
- Assessment—Homeowner
- Assessment—Special
- Gate Card
- NSF Fees
- Prepaid

Type—Select the **Transaction Type** (Charge). ***NOTE**: Use Payment Adjustment only if notified that the Fed made an adjustment. ***NOTE**: Do not use combination of Assessment = Prepaid and Type = Charge.

Apply To—Select the **Assessment Level** to which the charge should be applied. "(All by Level)" is the default for an assessment charge; CINC recommends careful selection of this field:

- If the charge is for a late fee, select *Delinquent Fee*
- For interest, select *Delinquent Interest*
- To assess a late fee on the specific assessment, select the appropriate assessment and apply to *Delinquent Fee* (*Late Interest* is handled the same)

This will correctly apply the late fee or late interest income to appropriate income GL

Exhibit 39: Homeowner's GL

Date	Description	Batch	Amount	Paid	Balance
Member Assessment (Delinquent Fee) 2020					$25.00
9/23/2020	Delinquent Fee	186674	$25.00		
Member Assessment (Delinquent Interest) 2020					$21.28
9/23/2020	Delinquent Interest	186675	$21.28		
Member Assessment 2020					$992.00
8/1/2020	Member Assessment	155482	$992.00		
8/20/2020	CK#1227	186584		$992.00	
9/1/2020	Member Assessment	155482	$992.00		

Year—Enter the fiscal year that the charge should be applied to. Can leave as "Auto" unless posting an adjustment to a different fiscal year.

Description—Enter a description for the transaction (optional). CINC recommends using this any time additional information would be useful when viewing the account at a later time:

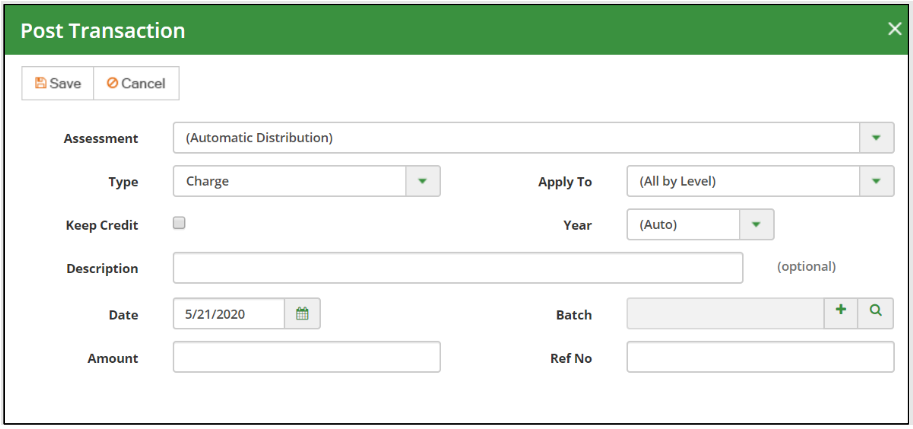
- Return check numbers and reason
- Fee removal approval, e.g. by Board of Directors

Date—Enter the date to be recorded on homeowner ledger. Ensure date matches bank activity dates if transaction was recorded at bank level.

Batch—Click on the and click **New** to open and select a new batch. Best practice is to create a new batch each time because batches must be unique in their purpose (charge, payment, etc.).

Amount—Enter the amount of the charge.

Exhibit 40: Post Transaction Screen



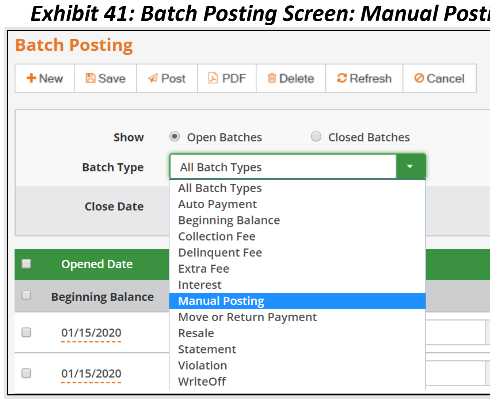
NOTE: *If the association operates in an accrual accounting mode, general ledger entries will be made in the accounts receivable and income accounts once the batch is posted.*

Posting Manual Charges

Once a manual charge is linked to a homeowner's account, the batch must then be posted. This will create entries on the general ledger. To post a manual charge/batch, complete the following steps:

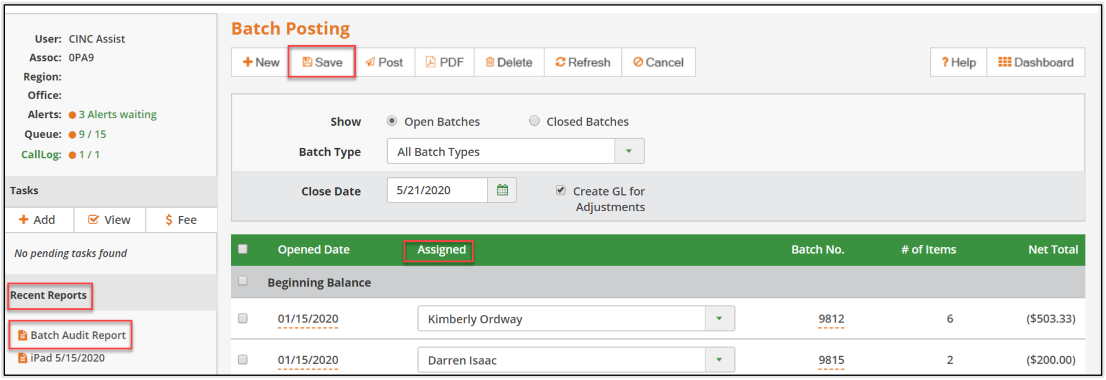
1. Select **Homeowners**/*Batch Posting*, then select *Manual Posting* from the **Batch Type** dropdown

Exhibit 41: Batch Posting Screen: Manual Posting



2. Click on the batch number to generate the Batch Audit Report. The report will be located on the left side of the screen under **Recent Reports**. Open and review the report for accuracy before posting. If there is an error in the report:
   b. Assign batch to a user by checking the box next to the date of the batch.
      i. Choose a username from **Assigned** dropdown
   - Click **Save**
   - Go to the homeowner's ledger with the incorrect transaction and click on transaction date to make changes or delete the entry

Exhibit 42: Batch Posting Screen



***NOTE:** *Bank and GL transactions will be entered for the* Close Date *that is selected. The* Close Date *field will default to today's date; however, the date MUST be changed to match the transaction date in the batch.*

3. Once all changes have been made, check the box next to the batch to post and click **Post**. Click **OK** to confirm.

Homeowner Payments

Manual Payments

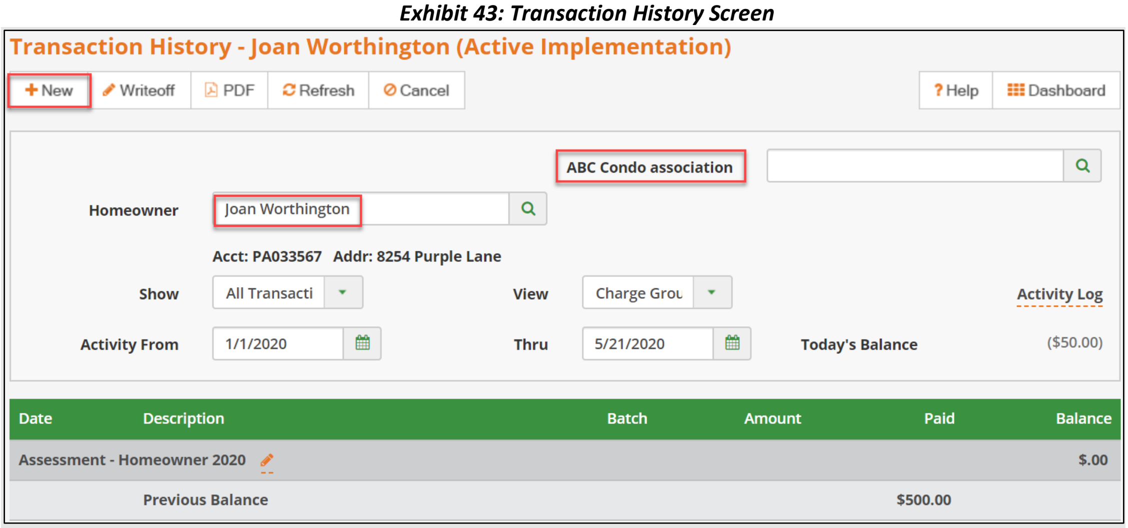
Cash payments received at the management office must be posted manually to the homeowner's account. This also applies to all payments for CINC-only customers.

When multiple payments need to be added, use data import function (see Data Import *section)*

To post a manual payment, complete the following steps:

2. Select **Homeowners**/*Transaction History*, then search for and select the desired homeowner and association. Click **New**.

Exhibit 43: Transaction History Screen



4. Complete the *Post Transaction* screen by entering the following fields, then click **Save**:

Assessment Type—Defaults to *Automatic Distribution*. Select a specific assessment to apply the payment to avoid distributing the funds according to the distribution setup.

Payment Type:

- Charge
- ACH
- ARC Check
- Bill Payment ACH
- Cash
- Charge Adjustment
- Check
- Coupon
- Credit Card
- eCheck
- Payment Adjustment
- Statement

Apply to Level—*Regular*, *Delinquent Fee*, etc.

Keep Credit Checkbox—Check the **Keep Credit** box if the full payment amount should be applied to the chosen assessment; otherwise, the system will automatically move the funds to *Prepaid*. Use of this checkbox may cause an "AR out of balance" alert (link to Alerts section). Recommended use for this is to assign a payment to an assessment (e.g. special assessment) so that it is not distributed to other regular or maintenance assessments.

Year—Select the *Fiscal Year*. Leave on "auto" to select current year or select a previous year from the dropdown.

Description—Optional. CINC recommends filling this in.

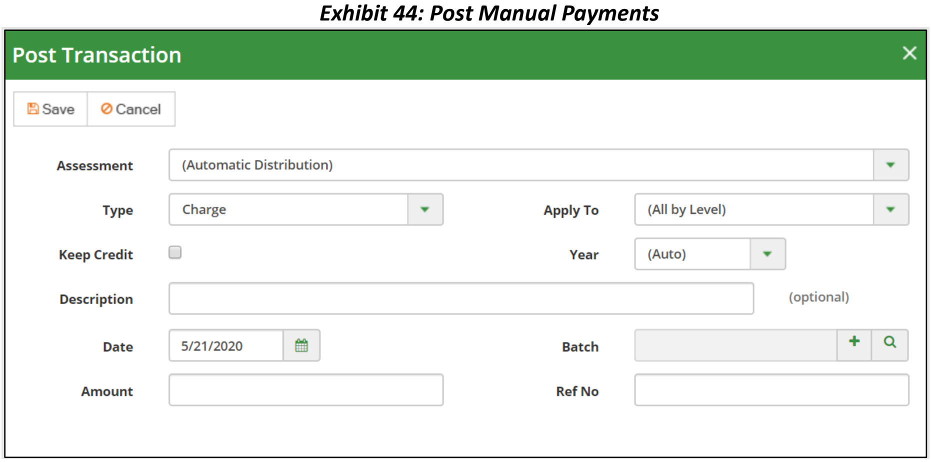
Date—Will default to today's date. Cannot post a batch with transactions that are dated for a closed fiscal period.

Batch—Click on the and click **New** to open and select a new batch .

Amount

Reference Number—Check number (If applicable).

Exhibit 44: Post Manual Payments



5. Click on a batch number to run and review the Batch Audit Report, then post the batch from the **Homeowners**/*Batch Posting* screen. Be sure to enter the *Close Date* as the same date as the transactions in the batch. For instructions on reviewing and editing a batch, see section *Edit a Batch.* The report will display under **Recent Reports**. Click on its name to download it

6. If multiple payments need to be imported, use data import function (see *Data Import* section)

Moving Payments

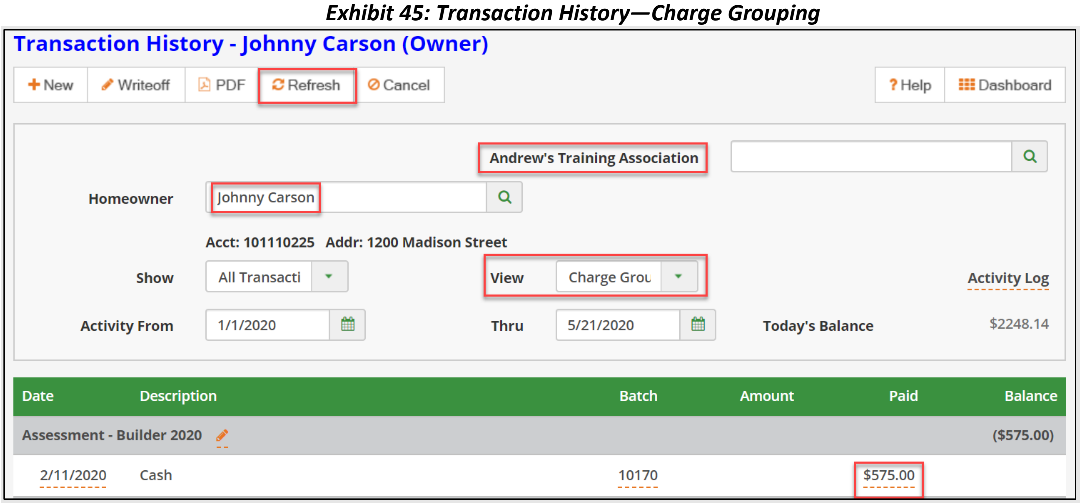
Move Payments to Another Assessment Under the Same Homeowner

If a payment is applied to the wrong assessment, the funds can be moved to or split among different assessments under the same homeowner account. ****NOTE:** Batches for moved payments are automatically opened and closed by the system.*

To redistribute payments between assessments, complete the following steps:

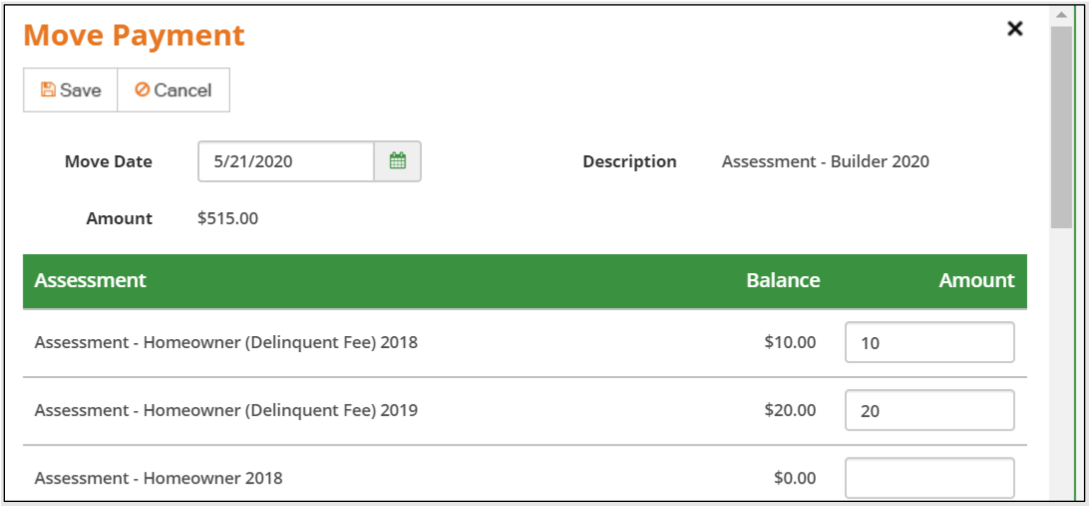
3. Select **Homeowners**/*Transaction History* and search for and select the desired homeowner and association. Change the **View** dropdown menu to *Charge Grouping* and click **Refresh**

Exhibit 45: Transaction History—Charge Grouping



7. Click on the amount of the transaction to redistribute to open the *Move Payment* screen. Enter the amount to be applied to each assessment and click **Save**. Click **OK** to confirm. ****NOTE:** if the* Payment Amount *is not underlined, the payment cannot be moved (if it is a pending or unposted batch, has already been moved to another homeowner, or is not a valid payment, e.g. a return)*

Exhibit 46: Move Payment Screen



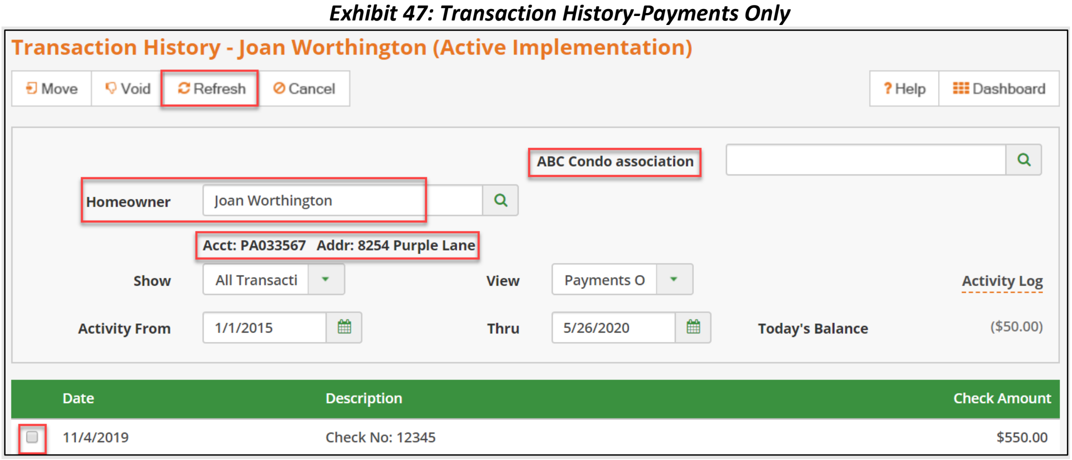
Move Payments to Another Homeowner Within the Same Association

If a payment is applied to the wrong homeowner or should be split between multiple accounts, the funds can be moved to a different homeowner under the same association.

To redistribute payments between homeowners under the same association, complete the following steps:

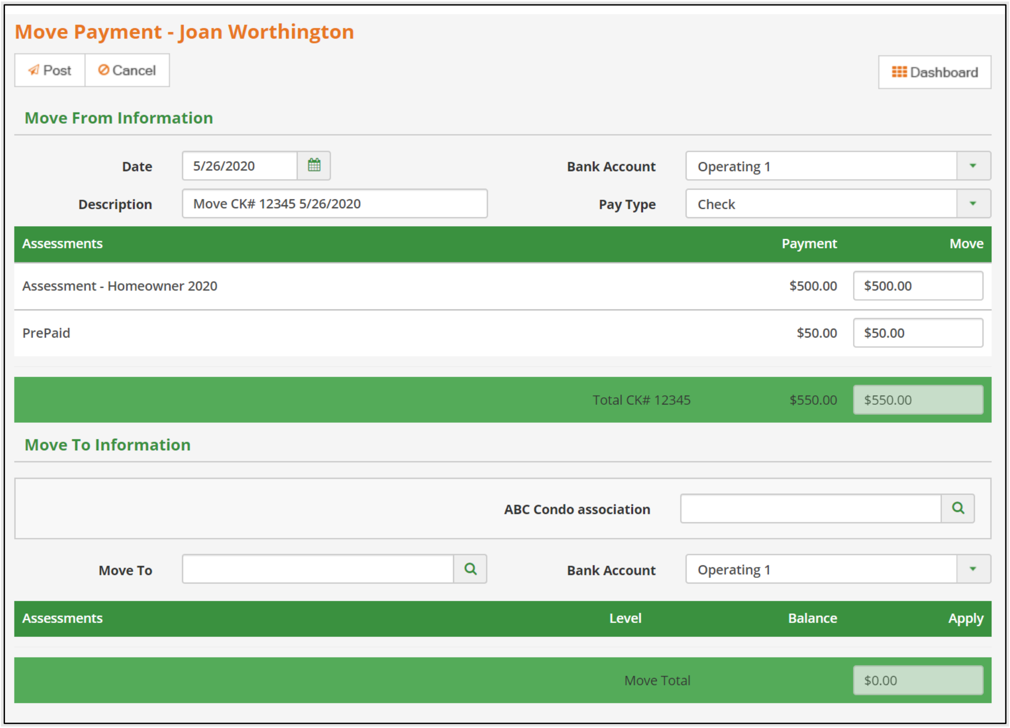
4. Select **Homeowners**/*Transaction History* and search for and select the desired homeowner and association. Change the **View** dropdown menu to *Payments Only* and click **Refresh**

Exhibit 47: Transaction History-Payments Only



8. Check the box next to the payment to move. Click **Move** to open the *Move Payment* screen

Exhibit 48: Move Payment Screen



Date: defaults to current date. **Do not change**. When a payment is moved to the new owner, it will have original payment date, and they will get credit back to that date.

Bank Account: leave as default.

Description: recommended to add details (Move to account/date/reason for move)

Pay Type: N/A within same association. Defaults to ACH transfer if AI. Check if not moving entire amount, then enter the amount to be moved in the MOVE field (cannot be more than the actual payment).

9. Under the **Move to Information** section, search for and select the homeowner who should receive the funds, then click **Post**. Click **OK** to confirm. ***NOTE**: If desired, only a portion of the payment may be moved. It is also recommended to add a detailed description for easy recognition when researching*.

   NOTE: To move a payment between homeowners under different associations, search for and select the appropriate association and homeowner under the **Move to Information** section. All other steps remain the same.

Notify homeowner of New Charges

You can configure notifications to send to homeowners when a charge other than a regular assessment has been added to their account. This notification uses the **New Charge Added to Account** email template. To configure these notifications:

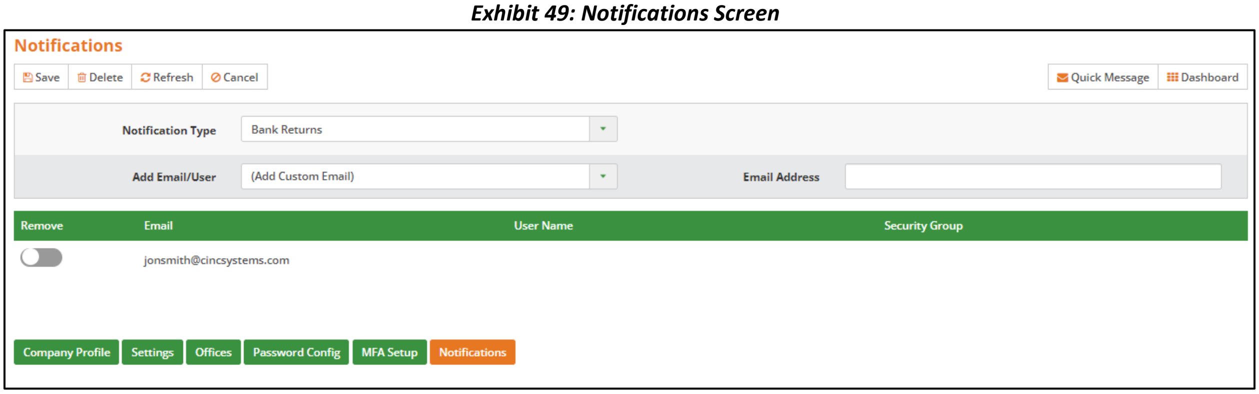
1. Click **System**/ *Company Profile.*
2. Click the **Settings** tab.
3. Enable **Notify Homeowner of New Charges**.

Bank Returns Notifications

Users with the Bank Returns Assignment and Company Profile > Notifications permission can configure who should receive bank return notification emails.

1. Click **System**/*Company Profile*.
2. Click the new **Notifications** tab.

Exhibit 49: Notifications Screen



3. Select **Bank Returns** in the **Notification Type** dropdown.
4. Select a CINC User to add or choose (Add Custom Email) to have the notification email sent to someone who is not a CINC user. The email address for a CINC user will automatically be added to the **Email Address** field, but the address must be entered manually if (Add Custom Email) is selected.
5. Click **Save** to add the CINC user/custom email to the notifications list.
6. To stop a recipient from receiving future bank returns notification emails, click the slider to the left of their email address, then click **Delete**. Click **Delete** on the warning message to confirm and delete the subscription or click cancel to close the warning message without deleting the subscription

Data Import

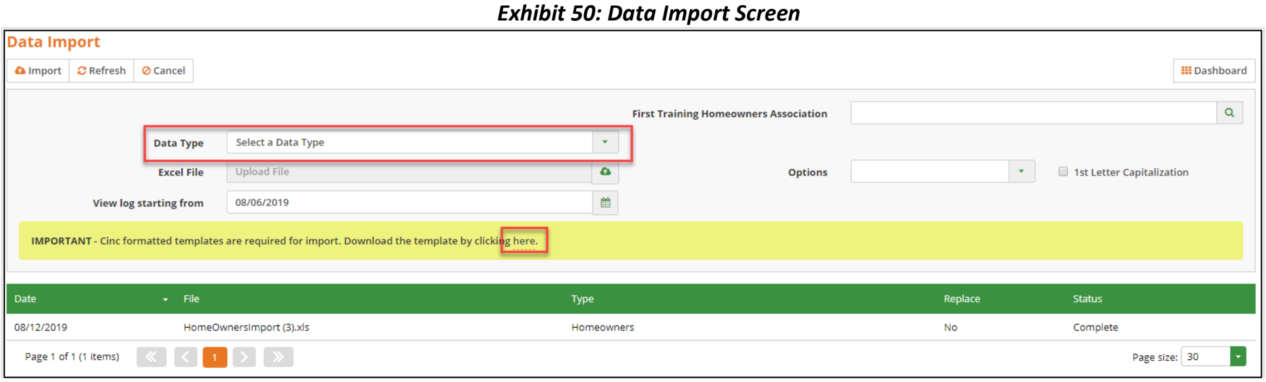
When setting up a new database or new association, you can use Excel-formatted spreadsheets to import large amounts of data. Each upload is considered a batch, and there is no limit to the number of batches used.

Using the Data Import Tool

1. Select **Tools**/*Data Import* to download the desired Excel spreadsheet(s). Choose a data type from the dropdown and click **Here** in the bar at the bottom of the first section of the screen.

   ***NOTE**: A list of data import types and the required fields for import are detailed below*

Exhibit 50: Data Import Screen



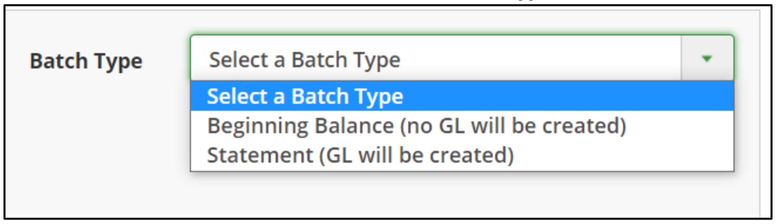
2. Complete the spreadsheet for the selected data type. Data can be copied and pasted, but columns and cells cannot be changed. Save the spreadsheet in .xls format.

   ***NOTE**: If using copy and paste, paste VALUES to ensure that no extra spaces are pasted into the spreadsheet that will cause the import to fail*

3. Import the data into CINC by following these steps:
   - Select **Tools**/*Data Import*. ***NOTE**: If importing association-specific data, be sure to select the correct association.
   - Choose the **Data Type** from the dropdown.
   - Click to choose the Excel spreadsheet to upload.
   - If this is the first upload for this type data, do not choose an **Option**. For subsequent uploads, choose whether to *Append* or *Replace* the previous upload.

- For the Homeowner Charges/Payments **Data Type**, a **Batch Type** dropdown will display. Select the appropriate type. ***NOTE**: When using this import for homeowner beginning balances, select Beginning Balance to ensure that no GL entries are created.

Exhibit 51: Select Batch Type



- When importing data that has not been formatted for proper case, check the **1st Letter Capitalization** box. This will ensure that the first letter of each word with be capitalized. For example, if the homeowner name in the import spreadsheet is JOHN SMITH and the box is checked, the system will reformat the name for import to show as John Smith.

  ***NOTE**: Checking this box may not be a good option with names like JOHN SMITH III, as it will be formatted by the system to be John Smith Iii.*

4. Click **Import**. The *Data Import* screen appears, showing the import as *Pending.* It may take a few moments to import the data, as all requests for import are in a queue and will be processed in first in/first out order. Click **Refresh**. When the import is complete the status will change to *Completed*. If the spreadsheet was not complete or had errors, a list of the errors by row number and column number from the spreadsheet will be shown in the **Status** column. Correct the errors listed, save the spreadsheet, and attempt the import again.

   ***NOTE:** Once the data has been successfully imported, it is a good practice to go to the screen where the data was imported and do a cursory check of the information imported*

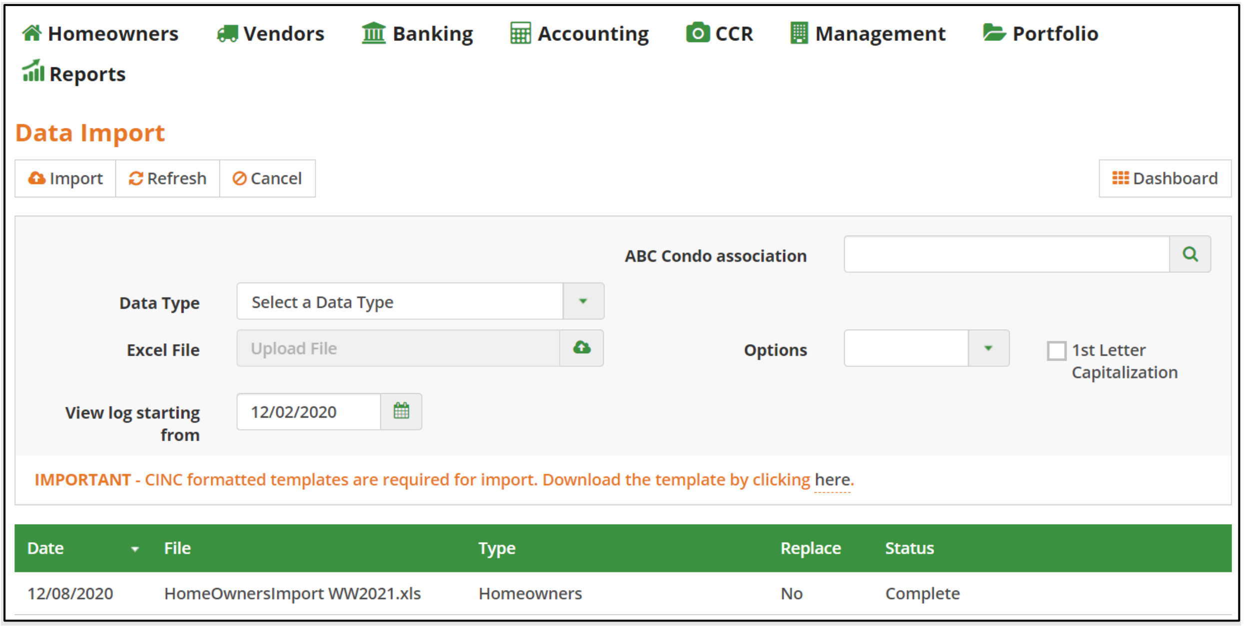
Exhibit 52: Import Status Screen

Date	File	Type	Replace	Status
12/08/2020	HomeOwnersImport WW2021.xls	Homeowners	No	Complete
12/08/2020	HomeOwnersImport WW2021.xls	Homeowners	No	Invalid Billing Type [Row 4 Column 23] Invalid Billing Type [Row 5 Column 23] Invalid Billing Type [Row 6 Column 23] Invalid Billing Type [Row 7 Column 23] Invalid Billing Type [Row 8 Column 23] Invalid Billing Type [Row 9 Column 23] Invalid Billing Type [Row 10 Column 23] Invalid Billing Type [Row 11 Column 23] Invalid Billing Type [Row 12 Column 23] Invalid Billing Type [Row 13 Column 23] Too many errors encountered, import data has been aborted

Reviewing Data Imports

1. From the **Data Import** screen, select a date in the **View Log Starting From** field.
2. On the import list you can review the **Date**, **File**, **Type**, **Replace**, and **Status** (errors).
3. Click the file name in the **File** column to download a copy of the data import to review in detail.

Exhibit 53: Data Import Screen #2



Beginning Homeowner Balance Setup

When a new association is acquired, the beginning balances for each homeowner must be entered. There are two options that can be used for entering these balances. There are usually a small number of homeowners with credit balances and a larger number with balances owed. For this reason, CINC recommends entering homeowners with a credit balance by following the steps below, and homeowners with a balance owed by data import (see section *Data Import*).

NOTE*: Any type of balance may be entered on this screen.*

5. Select **Homeowners**/*Homeowners*.

6. Select the new association from the dropdown.

7. Click the **Beginning Balances** tab. This screen shows all homeowners by default.

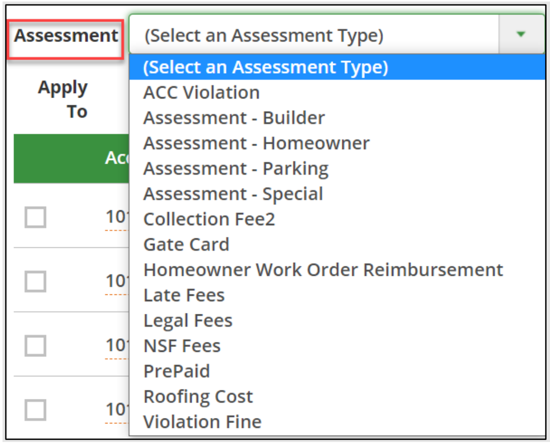
Exhibit 54: Homeowner Beginning Balances Tab

Enter Beginning Balances by Assessment Type

10. Select a homeowner or search for a homeowner on the **Homeowner Beginning Balance** screen and click **Refresh**.

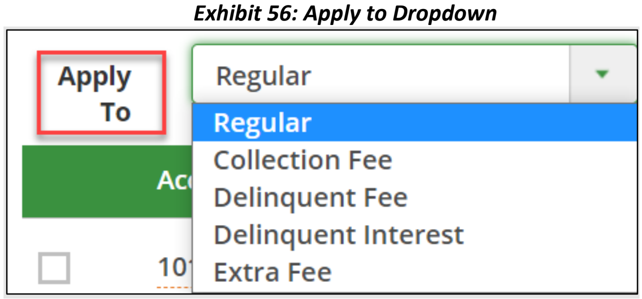
11. From the **Assessment** dropdown, select **Prepaid**.

Exhibit 55: Assessment Type Dropdown



3. From the **Apply to** dropdown, select **Regular**.

Exhibit 56: Apply to Dropdown



4. Enter the transaction date manually or by clicking the calendar button.

   NOTE*: Use the date of the ending balance from the prior system or from the previous management company. This is usually the last day of the month before the intended live date for the association in CINC.*

5. Click the **Plus** button to open a new batch.

6. Enter the beginning balance for the assessment in the beginning balance column to the right for the homeowner.

   NOTE*: Since these are credit balances being assigned to the prepaid assessment, the balance should be entered as a negative number. For example, if the credit balance is $100, enter -100.00 in the balance field.*

7. Repeat Steps 1-6 above for all homeowners that have a credit balance, then click **Post**. A message will appear stating the number of transactions entered into the batch.

8. The batch must then be posted for the balances to appear on the homeowners' accounts (see section *Homeowner Batch Posting*). Click **Cancel** to close the screen.

Lockbox Pending Payments—Reviewing and Posting Payments

Application of payments received without a coupon is a manual process. A careful and thorough review of the lockbox payments presented on this screen is necessary to identify and correct misapplications.

The ***Lockbox Pending Payments*** screen provides the following information:

- Payments are uploaded (AI) or imported (CINC-only) on a daily basis.
- Uploaded payments have already been deposited at the bank. *Do not delete these* because reconciliation issues will occur.
- If daily deposits as are being posted as recommended, only one date will display. A dropdown menu will display if multiple dates are available. If multiple dates do display, post them in order by age (oldest first).
- Payment distribution may be required.
- Payments can be viewed by *Billing Type* to ensure funds are applied to the correct assessments.
- They can also view by *Status*, or by only accounts not paid in full.
- Payments can be split to other homeowners in the same association.
- Checks can be viewed from this screen (AI-only).
- Click **Post** to post the payments. If multiple pages are displayed, check the **Post All Associations** box (recommended).

To review lockbox payments, complete the following steps:

9. Select **Homeowners**/*Pending Payments*. Select *All Associations* and change the screen view to *Matched*. Select the following criteria to review:

   Status:

   - **Previous Owner**: Detects payments received from a previous owner who should no longer be making payments. If a previous owner has made a payment, further action may be required after the payment is posted. DO NOT DELETE.
   - **User-defined statuses**: if any status should not make payments, determine if any further action should be taken after payment is posted. DO NOT DELETE

Billing Type:

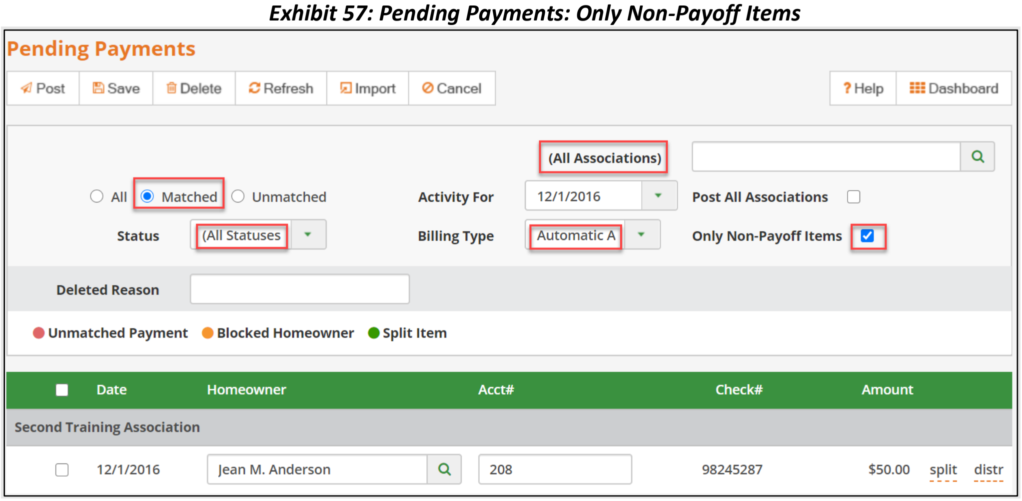
- Automatic ACH: detects duplicate payments for homeowners who are set up on ACH but have also mailed a payment to the lockbox. Further action to refund a duplicate payment may be taken after payment is posted. DO NOT DELETE

- Ignore other billing types. They do not apply here

Only Non-Payoff Items: To see accounts that are not paying the balance due in full, check this box. Review payments to determine whether to override the system distributions.

NOTE*: Refer to instructions on the* **distr** *link.*

Exhibit 57: Pending Payments: Only Non-Payoff Items



12. Review the following items and make corrections as necessary:

Check Numbers: Some actual scanned check numbers are not picked up but come in as #1 or #90, so these checks must be handled differently:

- Open a second screen to which to drag and drop checks numbered 1 or 90.

- Click on the check number link to view the check.

- Drag to the second screen to save for later.

- Create the pending batch (it can still be edited); use the images to find homeowners and get correct check numbers so they can be searchable.

Payment Amounts: Review for large, unusual, or different payment amounts that may need special treatment. For example:

- Special Assessments: Use the distribution link ("Distr") to redistribute the payment to the correct assessment balance.

- Homeowners paying multiple assessments for one or more properties within the same association: Use split items function to correctly distribute payments.

- Homeowners paying multiple assessments for one or more properties for multiple associations: As the deposit has been made to this association's bank account, payments for other associations SHOULD NOT be redistributed on this screen to avoid reconciliation issues. This should be done from the Banking/Transfer Inter Assoc screen if available.

- Prepayments: No action is necessary because the system will direct all overpayments to Prepaid in the homeowner ledger.

Split Items: Items highlighted in green (e.g. homeowners paying multiple assessments for one or more properties) should be split between multiple accounts in the same association. Correct this by using the *Split* link. The "Split A Payment" box will appear:

- Enter the number of splits needed, including the original property. Click Refresh. The system default is two splits; maximum number of splits allowed is 99.

- The system will provide the indicated number of lines and will equally split the payment amount. The last payment may be rounded.

- In each new line, choose the homeowner/property to which the payment is to be applied by entering part of the homeowner name, account number or address and clicking Search.

- In the Amount column, enter the amount of the payment to be applied to each property if different than the default.

13. Click Save.

__NOTE__: This split will be saved for future use based on the routing and account numbers on the check

Using Saved Splits

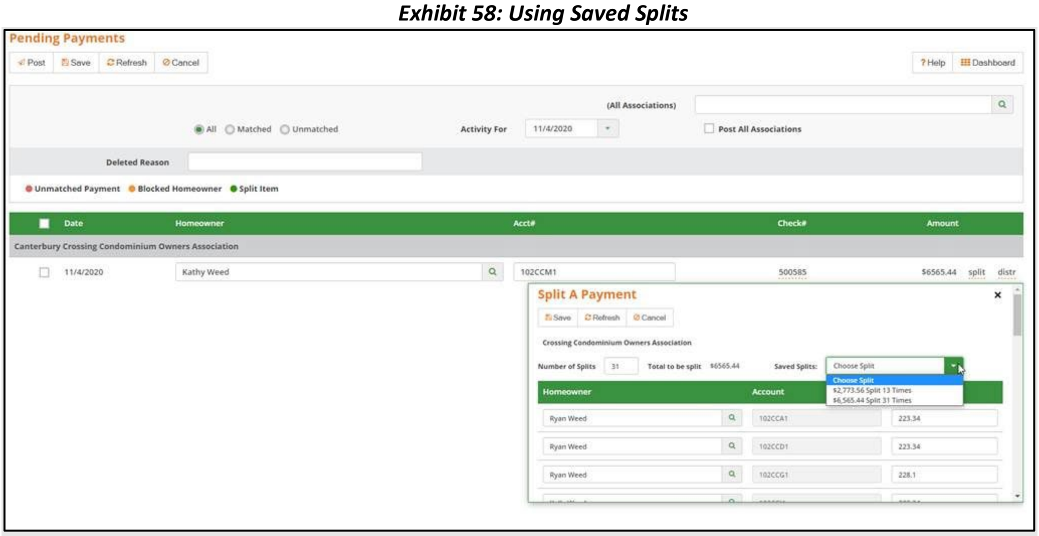
When the system identifies a check with the same routing and account number as a previously split payment, the saved split will be available for selection on the *Split a Payment* screen. To use a saved split:

14. From pending payment screen, click the *Split* link.

15. Choose a saved split from the dropdown on the **Split a Payment** popup screen, review for accuracy, then click **Save**. If changes are made to the saved split, they will overwrite a previously saved split.

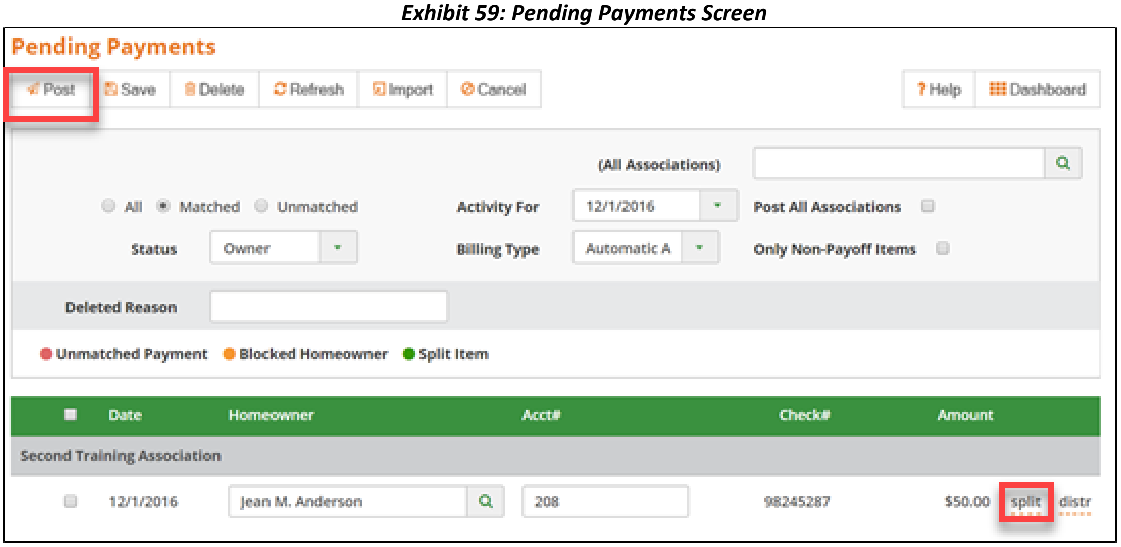
    NOTE*: Only one split may be made for each routing/account number combination. A saved split cannot be deleted but may be changed as needed.*

Exhibit 58: Using Saved Splits



These new properties will appear in the *Pending Payments* grid and, when posted, will post to the new homeowner accounts

Exhibit 59: Pending Payments Screen



- After all payments have been reviewed and any necessary corrections have been made, check the **Post All Associations** box then click **Post.**

- To post the batch, select **Homeowners**/*Batch Posting* and select **Batch Type** of *Auto Payment*. Review the Batch Audit Report and make any final corrections. The **Close Date** is the same payment date as the transactions in the batch.

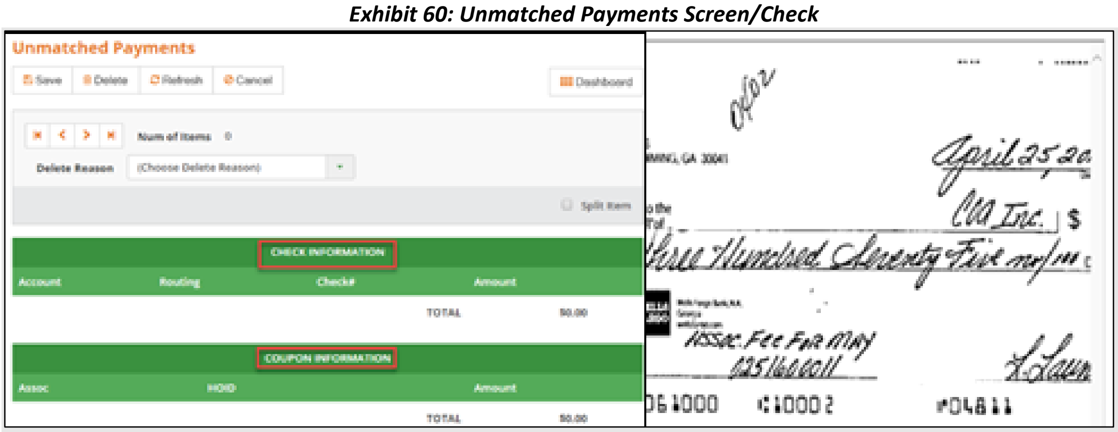
- Click **Post.**

Unmatched Lockbox Payments

If the lockbox was unable to properly match the payment during processing, the payments may be matched within the CINC database. To do so, complete the following steps:

10. Select **Homeowners**/*Unmatched Payments.* On the *Unmatched Payments* screen, a double-window screen will appear, displaying fields for the check and coupon information, as well as an image of the check. Verify that the following check information was matched correctly or make changes as necessary:
    - Bank Account Number
    - Routing Number
    - Check Number
    - Amount
    - Split Item: From the *Pending Payments* screen, check the **Split Item** box to split the payment between multiple accounts in the same association.

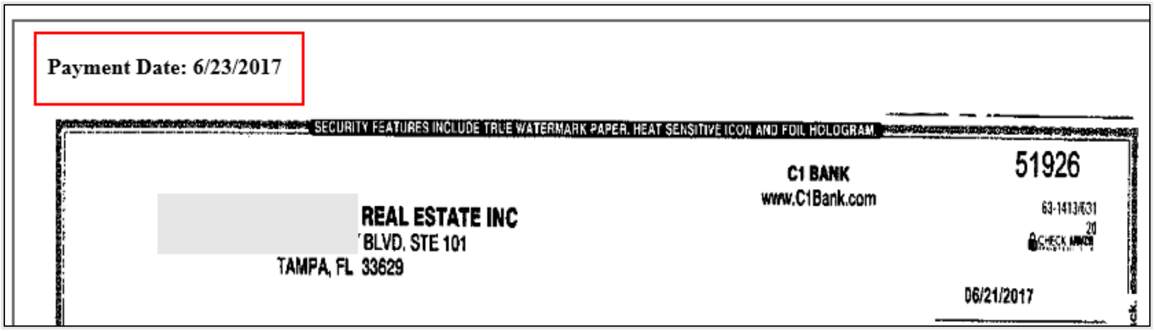
Exhibit 60: Unmatched Payments Screen/Check



NOTE: *When the **Split Item** box is checked, the payment will be highlighted in green on the* Pending Payments *screen, specifying that it is a split item. The number of splits, homeowner, account number, and amount may be entered on the* Pending Payments *screen.*

A payment date will be displayed above the check image to indicate when it was moved to the *Unmatched Payments* screen. If the payment is not matched or deleted (pulled or returned) by Wednesday of the following week from when it was placed on the *Unmatched Payments* screen, it will be pulled and mailed to the management company for processing.

Exhibit 61: Check Payment Date

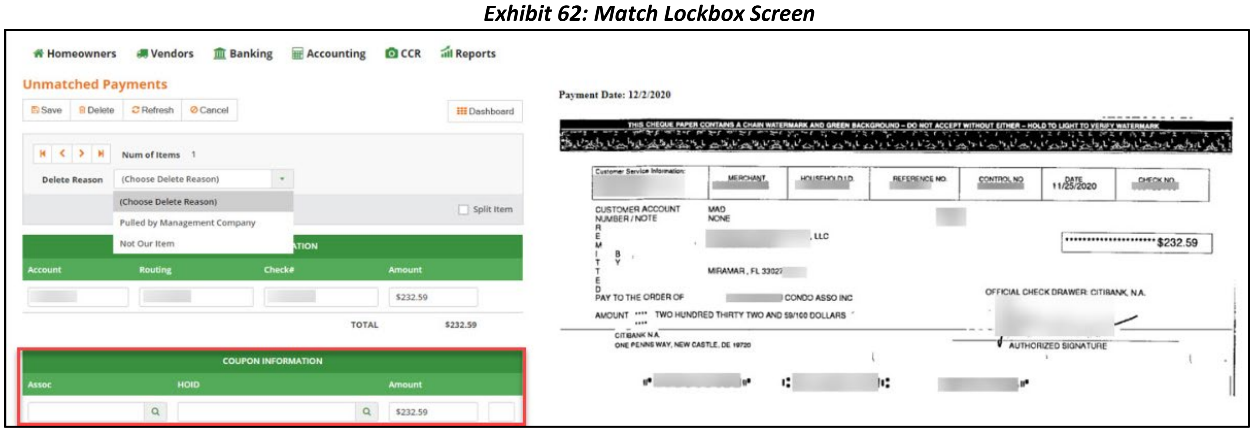


11. Under the *Coupon Information* section, search for the homeowner name or account number and select the owner to whom to match the payment. ****NOTE**: Coupon Code field is for lockbox-only customers*.

12. Verify that the coupon information is correct, then click **Save** to match the payment.

NOTE**: If more payments are available to match once the current payment is saved, the next image will automatically appear. Navigate to different payments by using the forward and back arrows. Matched payments will appear on the* ***Homeowners/Pending Payments *screen, to process as normal. However, it takes at least one business day for a previously unmatched payment to appear on the* Pending Payments *screen after it has been matched.*

Exhibit 62: Match Lockbox Screen

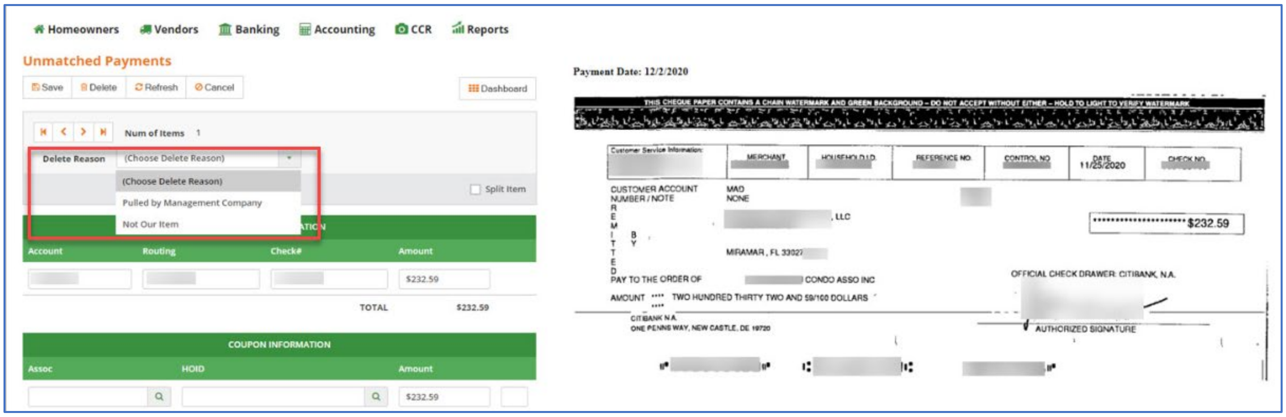


13. If a payment does not belong to the management company or requires further review, select one of the following options from the **Delete Reason** dropdown and click **Delete**.

    16. **Pulled by Management Company:** Selecting this option will notify the Lockbox to pull the selected payment, then mail it to the management company for processing.

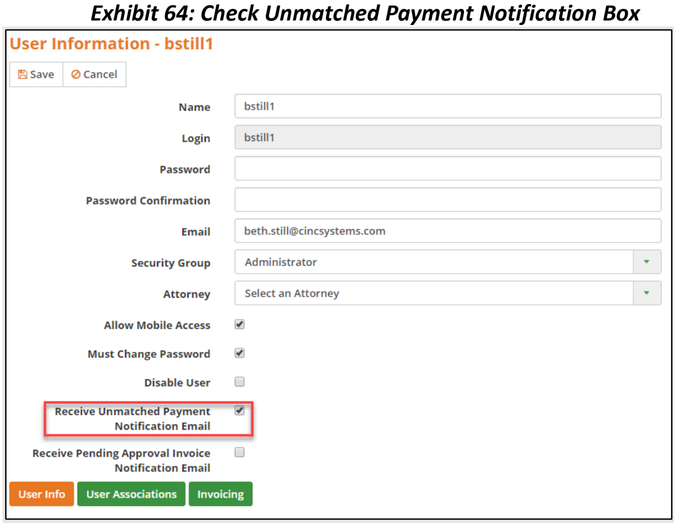
    17. **Not Our Item**: Selecting this option will remove the payment from the *Match Lockbox* screen and return the image to the processing team for reassignment.

Exhibit 63: Unmatched Payments Screen—Delete



14. To set email notifications regarding available unmatched payments, select **System**/*Users* and select the applicable user. Check the **Receive Unmatched Payment Notification Email** box, then click **Save**. An email will be sent to the email address on file for the specific user, notifying them that payments have been added to the *Unmatched Payments* screen for processing.

Exhibit 64: Check Unmatched Payment Notification Box



Unmatched Payments Mailed to Management Company

Not all unmatched payments will be sent to the *Unmatched Payments* screen. Some physical payments will still be mailed directly to the management company for processing due to (but not limited to) the following reasons:

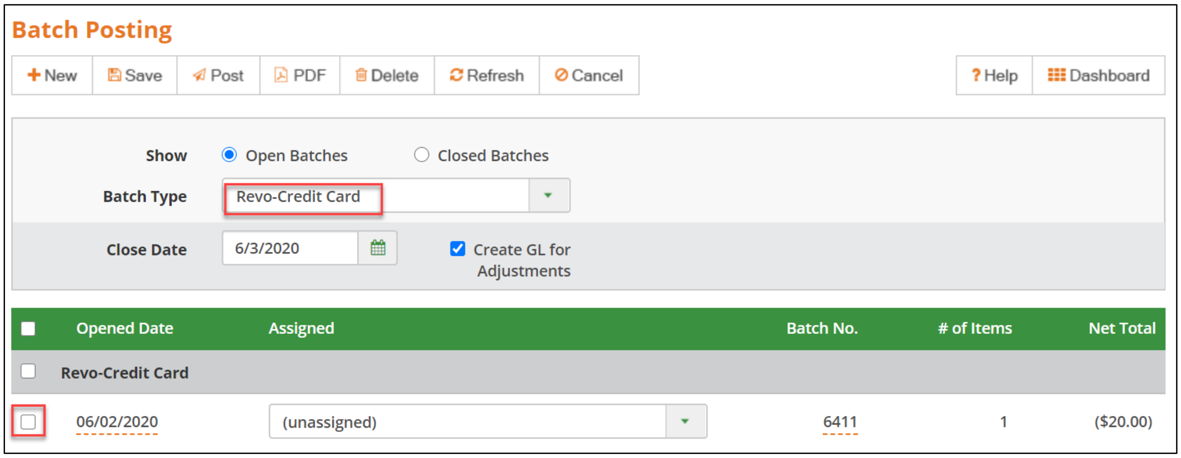
- Blocked associations
- Associations without a partner bank account
- Blocked homeowners
- Payment remains unmatched for seven days

Reviewing Online and Credit Card Payments

Online and credit card payments may be reviewed to ensure they are applied to correct assessment prior to posting the batch. To review these payments, complete the following steps:

15. Select **Homeowners**/*Batch Posting* and locate the *Online* and/or *Revo-Credit Card* batches. To assign the batch to a user, check the box next to the batch, select the username from the dropdown menu, and click **Save**.

Exhibit 65: RevoPay Batch

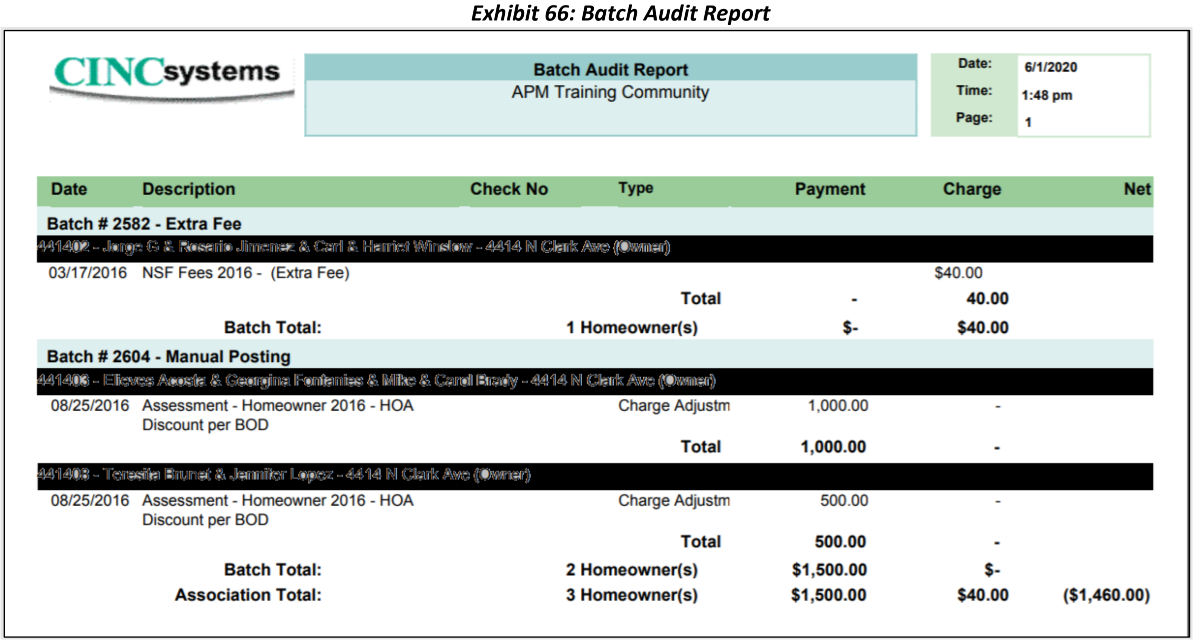


16. Generate the *Batch Audit Report* to review the payments by clicking **PDF** (check boxes for multiple reports), **Date**, or **Batch Number**. Once the report has been generated it will show under the **Recent Reports** section of the left navigation.

17. Click to open and review the batch to determine if payments should be applied to different assessments. If so, navigate to the appropriate homeowner's ledger, click on the blue highlighted transaction date and select the appropriate assessment to receive the payment.

18. Click **Save**.

Exhibit 66: Batch Audit Report



CINCsystems

Batch Audit Report
APM Training Community

Date: 6/1/2020
Time: 1:48 pm
Page: 1

Date	Description	Check No	Type	Payment	Charge	Net
Batch # 2582 - Extra Fee						
[redacted]						
03/17/2016	NSF Fees 2016 - (Extra Fee)				$40.00	
			Total	-	40.00	
	Batch Total:	1 Homeowner(s)		$-	$40.00	
Batch # 2604 - Manual Posting						
[redacted]						
08/25/2016	Assessment - Homeowner 2016 - HOA Discount per BOD		Charge Adjustm	1,000.00	-	
			Total	1,000.00	-	
[redacted]						
08/25/2016	Assessment - Homeowner 2016 - HOA Discount per BOD		Charge Adjustm	500.00	-	
			Total	500.00	-	
	Batch Total:	2 Homeowner(s)		$1,500.00	$-	
	Association Total:	3 Homeowner(s)		$1,500.00	$40.00	($1,460.00)

NOTE: *CINC will automatically close online payment batches by 3:00pm EST. All changes must be made prior to that time. Credit card batches will also be automatically closed by the system once the funds are received from the credit card issuer.*

Scanned Checks – Homeowner (AI Customers)

Upon installation of the check scanner and software, scanned checks may be fed and posted within CINC. Three types of checks may be scanned: *Homeowner, Miscellaneous, and Closing* checks. Scan each type of check into a separate batch for uploading to CINC. To complete the check scanning and posting process, follow these steps:

19. Click on the check scanning desktop icon to start the scanning process.

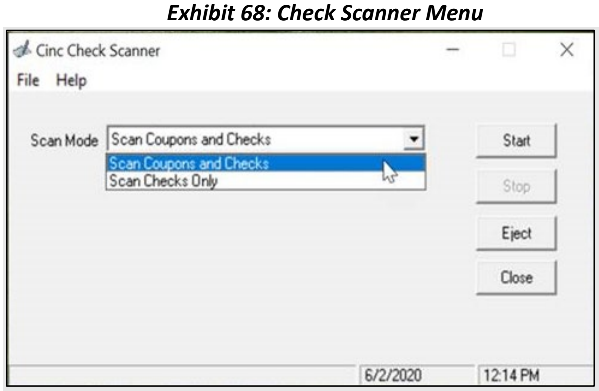
Exhibit 67: Check Scanner Icon

20. From within the check scanning software, select the **Scan Mode** from the dropdown menu and:

    18. *Scan Coupons and Checks*. Coupons must be scanned before checks. Scan a check stub that has helpful information as a coupon if desired.

    19. Scan Checks Only.

Exhibit 68: Check Scanner Menu



21. Place the checks or coupon and checks in the scanner facing outward and in the same direction as the Panini logo

Exhibit 69: Check Scanner

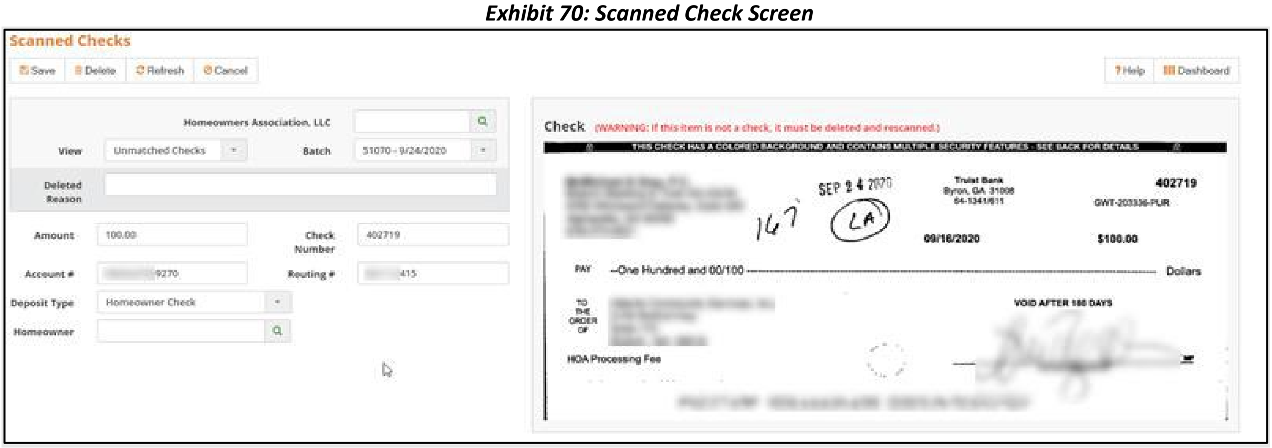
22. Click **Start** to scan the checks. Once all checks have been scanned, click **Stop**.

    23. If any checks or coupons did not scan, click **No** and start the scanning process over. If all checks and coupons scanned successfully, click **Yes** to upload the scanned batch into CINC.

        NOTE*: CINC recommends waiting two to three minutes before viewing the checks on the* Pending Scanned Checks *screen in CINC as the system will make a second attempt to read coupon/check information that the scanner did not*

24. Log in to CINC, then select **Homeowners**/*Pending Scanned Checks* to view the scanned batches and check images. Verify that the *Unmatched Checks* option is selected in the **View** dropdown.

Exhibit 70: Scanned Check Screen



25. Enter and/or verify the following information and click **Save**. Repeat this step until all checks in each batch have been matched:

    26. **Association**: Search for and select the association if the scan process did not already do so.

    27. **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed.

28. **Check Number**: Verify that the check number is complete and correct.**

29. **Account Number**: Verify that the account number is complete and correct.**

30. **Routing Number**: Verify that the routing number is complete and correct.**

31. Choose a **Deposit Type** (Homeowner Check).

32. **Homeowner**: May search by a portion of the **Name, Account Number**, or **Address**.

*** Some check scan lines have these values in a different order and may have added them to the wrong field on the screen.*

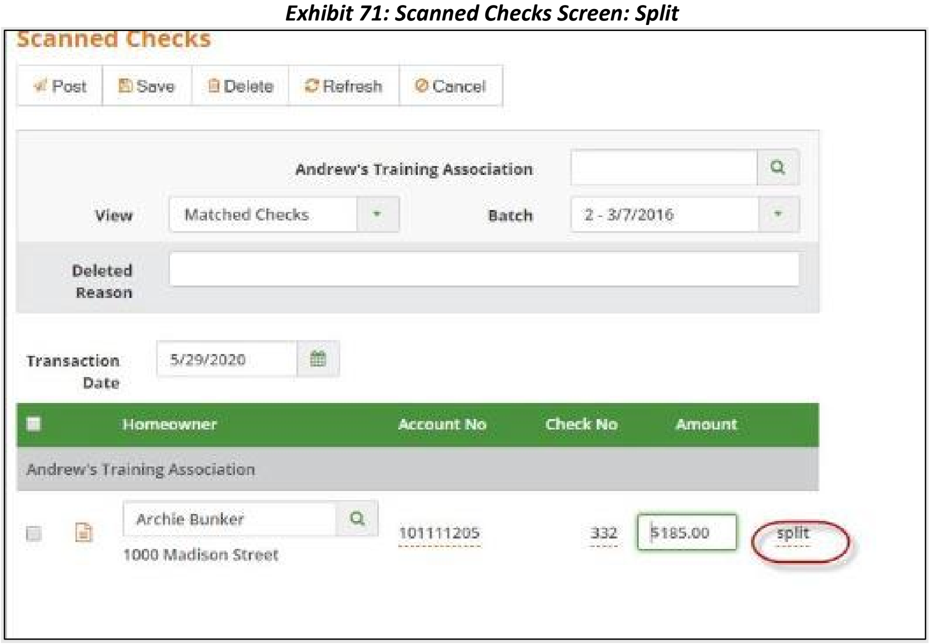
33. After matching all payments in the batch, select *Matched Checks* from the **View** dropdown menu and verify that all checks have been correctly matched. Click **Post**.

34. Delete and rescan a check if necessary. Enter the reason for the deletion, then click **Delete**. Reasons include wrong amount, wrong association, crooked scanned image, wrong deposit type, etc.

Apply Check to Multiple Properties

1. If a check should be applied to multiple properties, click the **Split** next to the desired **Check Amount** on the **Scanned Checks** screen to open the **Split a Payment** screen.

Exhibit 71: Scanned Checks Screen: Split



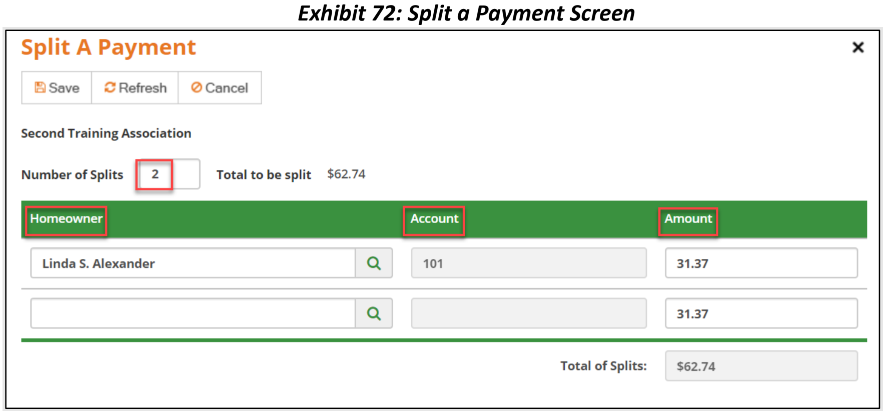
2. Complete the following fields on the *Split a Payment* screen and click **Save**

- **Number of Splits**: Enter the number of properties the payment should be applied to, including the original. Click **Refresh** to add additional line items. ***NOTE:** The system will attempt to equally divide the funds based on the number of splits entered*.

- **Homeowner Name/Account Number**: In each split line, search for and select the desired homeowner(s).

- **Amount:** Enter the amount of the payment that each property should receive, if different from the default.

Exhibit 72: Split a Payment Screen



***NOTE:** Do not split payments between associations from this screen*

3. Select *Matched Checks* from the **View** dropdown menu and verify that all checks have been correctly matched.

4. Click **Post**

Scanned Checks – Miscellaneous (AI Customers)

Miscellaneous checks are checks that are not intended to be applied to a homeowner's account but should be deposited to the association's account. ***NOTE:** Miscellaneous checks must be scanned in separate batches from homeowner and closing checks.*

Once the miscellaneous checks have been scanned into CINC, complete the following steps to match the checks:

35. Select **Homeowners**/*Pending Scanned Checks* to view the scanned batches/check images. Verify that the *Unmatched Checks* option is selected in the **View** dropdown

36. Enter and/or verify the following information and click **Save**. Repeat this step until all checks in each batch have been matched:
    37. **Association**: Search for and select the association if the scan process did not already do so.

    38. **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed

39. **Check Number**: Verify that the check number is complete and correct.**
40. **Routing Number**: Verify that the routing number is complete and correct.**
41. **Deposit Type:** Miscellaneous Check.
42. **Bank Account**: Select the bank account to which the check should be deposited.

43. Once *Miscellaneous Check* is selected from the **Deposit Type** dropdown, three Income Account fields will display. Enter the appropriate GL income account(s) that the check should be credited to.

    NOTE: *The debited asset GL is known by the system when the bank account above is selected. Enter the credit/income GL accounts in the fields provided.* ****NOTE****: The GL selected here will NEVER be a bank account or an expense GL, only an income GL*.

4. Once all miscellaneous checks have been matched, select *Matched Checks* from the **View** dropdown, and verify that all checks have been correctly matched.

5. Click **Post**. The batch will be automatically posted at 3:00pm EST.
   *** Some check scan lines have these values in a different order and may have added them to the wrong field on the screen*

Scanned Checks—Closing (AI Customers)

Closing checks are checks that are used during the closing or resale of a property to split funds between the seller and new owner.

NOTE: *Closing checks must be scanned in separate batches from homeowner and miscellaneous checks.*

Once the closing checks have been scanned into CINC, complete the following steps to match the checks:

1. Select **Homeowners**/*Pending Scanned Checks* to view the scanned batches/check images. Verify that *Unmatched Checks* is selected in the **View** dropdown.

2. Enter and/or verify the following information and click **Save**. Complete this step until all checks in each batch have been matched:
   - **Association**: Search for and select the association if the scan process did not already do so.
   - **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed.
   - **Check Number**: Verify that the check number is complete and correct.**

- **Account Number**: Verify that the account number is complete and correct.**
- **Routing Number**: Verify that the routing number is complete and correct.**
- **Deposit Type:** Miscellaneous Check.
- **Homeowner (Seller)**: Select the bank account to which the check should be deposited.

**Some check scan lines have these values in a different order and may have added them to the wrong field on the screen.

3. Once the required fields are entered, the check funds will appear on the *Homeowner Resale* screen. Click **Unmatched.** The batch will be automatically posted at 3:00pm EST.

Online Payments

Online Payments—eCheck

Once a homeowner submits an online eCheck payment through a hosted CINC website (e.g. WebAxis), a batch is automatically created in CINC, and a pending payment is posted to the homeowner's *Transaction History* screen (ledger). Immediate credit is applied to the homeowner's ledger and is visible to the homeowner. The batch is automatically closed by the system daily at 3pm EST. Payments posted after 3pm EST will still be immediately credited to the homeowner but will not be posted until the following day at 3pm EST. The deposit will automatically be applied and should match the date of the transaction in CINC. Homeowners may set up a one-time or recurring payment. There is a $1.99 fee for making an eCheck payment.

Online Payments—Credit Card

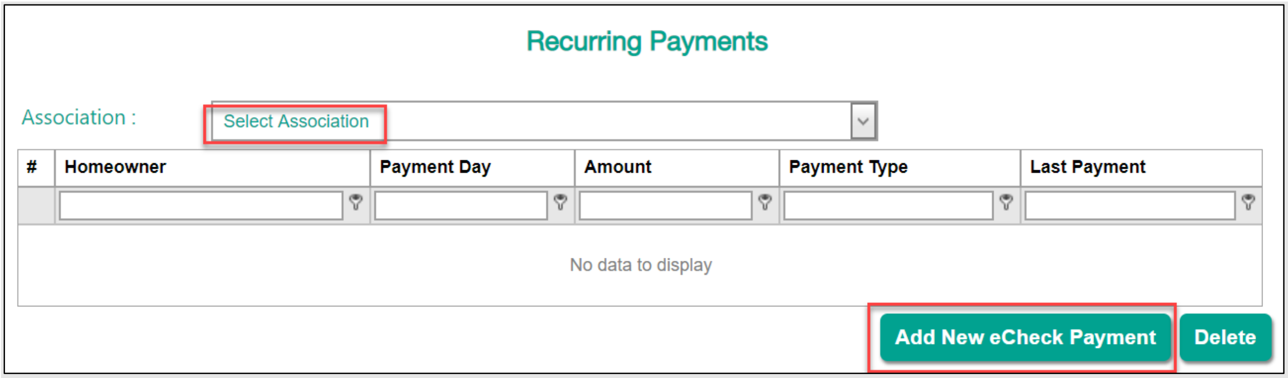
Once a homeowner submits an online credit card payment via a CINC hosted website (e.g. WebAxis), a pending payment is posted to the homeowner's *Transaction History* screen (ledger). Immediate credit is applied to the homeowner's account, and a batch is automatically created in CINC. As payments are received from the homeowner's credit card provider, the funds are moved to a batch with a closing date for that day in order to match the deposit date at the bank. Homeowners may set up a one-time or recurring payment, and the credit card fee is as follows: 3.25% for AI/partner bank customers, and 3.5% for CINC-only customers. The fee is charged at the time of the payment and is a percentage of the amount that the homeowner is paying.

Online Payments—Payment Plan Setup

Payment plans can be set up as an eCheck or credit card payment through CINC WebAxis, under **Administration**/*Recurring Payments*.

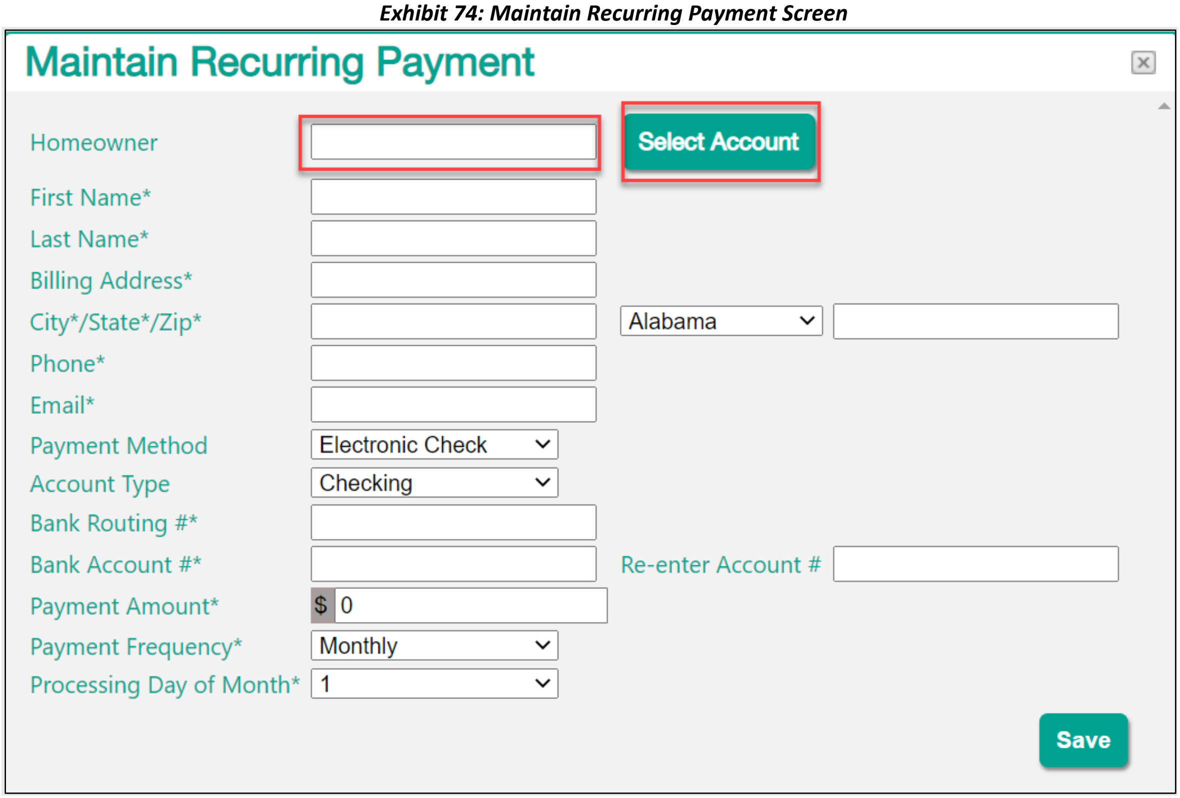
44. Search for and select the desired association and click **Add New eCheck Payment**.

Exhibit 73: Recurring Payments-Add eCheck Payment



45. The *Maintain Recurring Payment* screen appears. Click **Select Account** to bring up a list of homeowners.

Exhibit 74: Maintain Recurring Payment Screen



46. Select a homeowner. Once a homeowner is selected, their information will be pulled in from the CINC accounting site to populate the *Maintain Recurring Payment* screen.

Exhibit 75: Homeowner Account Screen

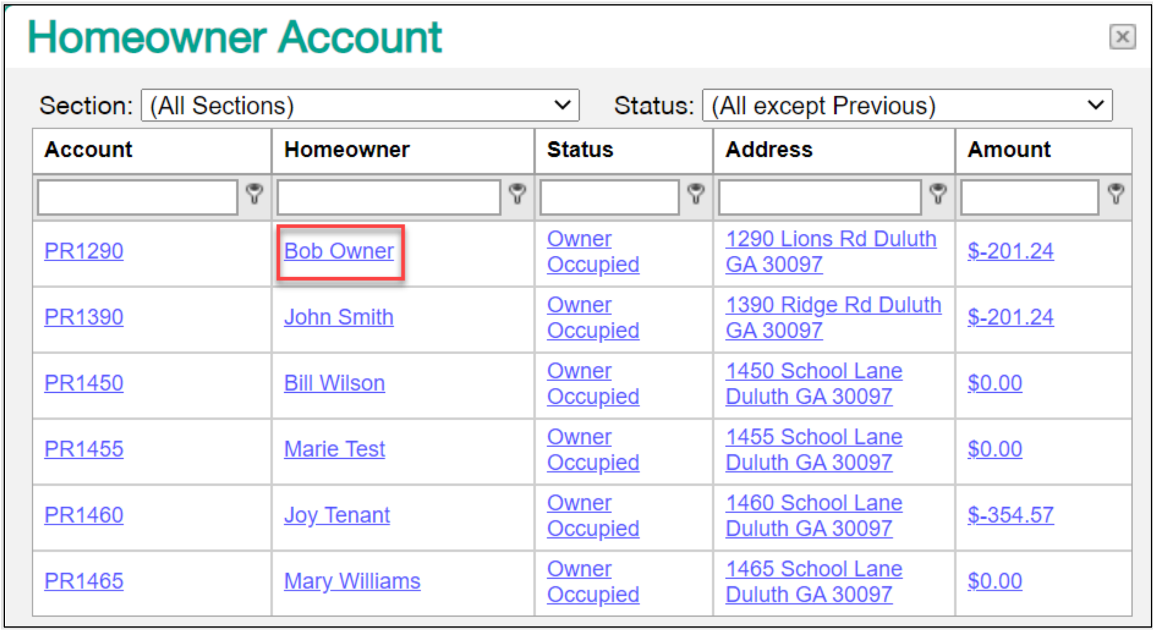


Exhibit 76: Maintain Recurring Payment #2

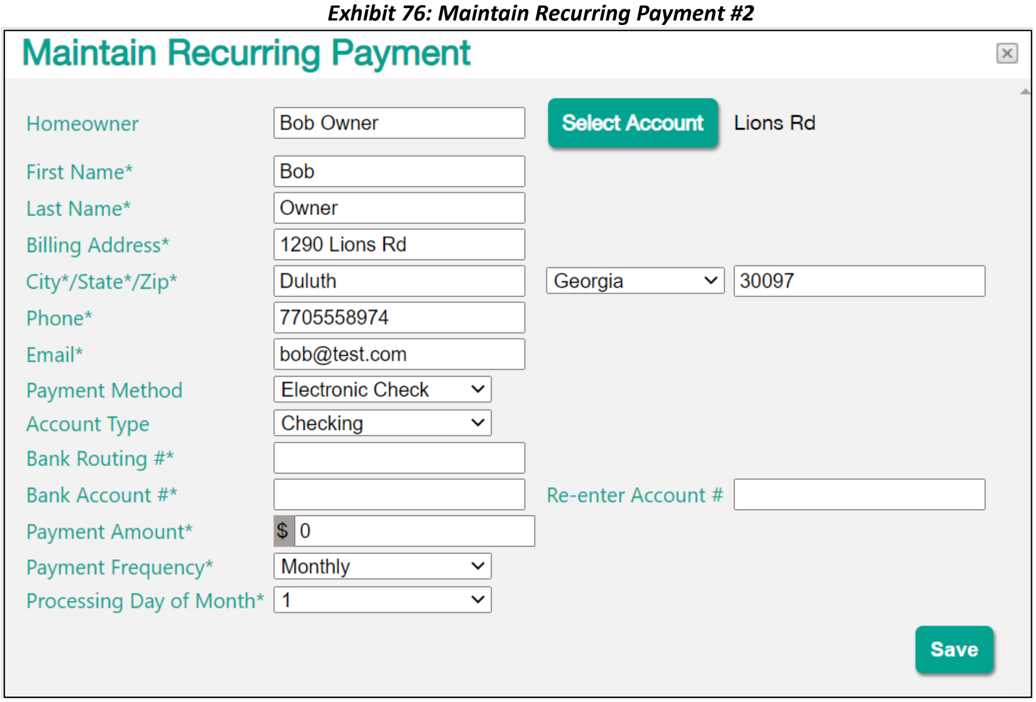
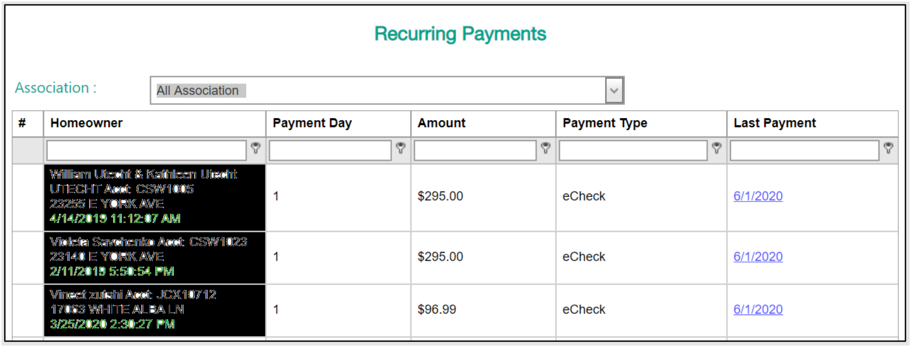


Exhibit 77: Recurring Payment List



Recurring Payments

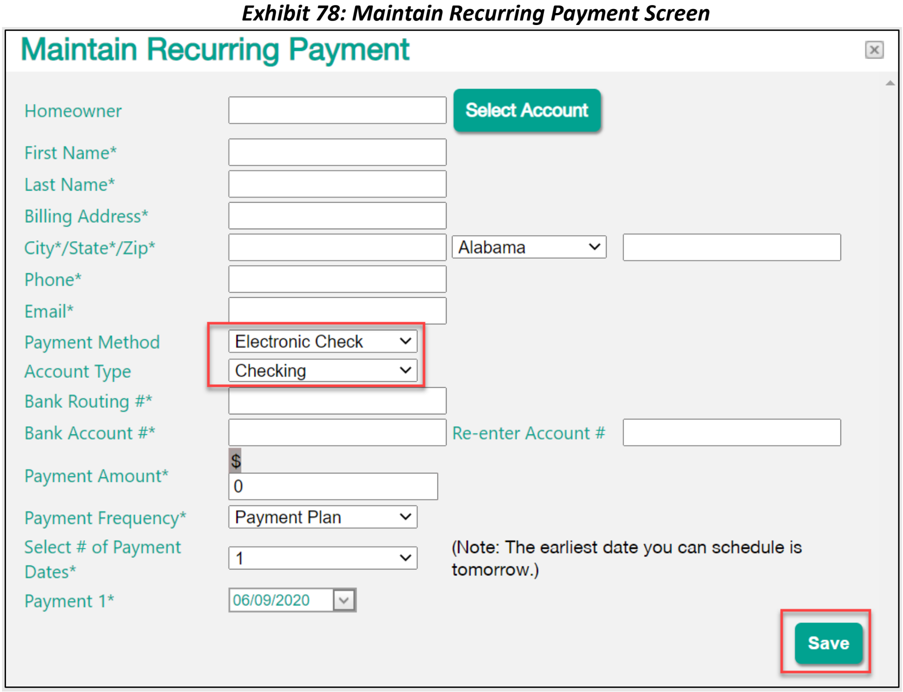
Association : All Association

#	Homeowner	Payment Day	Amount	Payment Type	Last Payment
	William Utecht & Kathleen Utecht UTECHT Acct: CSW1005 23255 E YORK AVE 4/14/2019 11:12:07 AM	1	$295.00	eCheck	6/1/2020
	Violeta Savchenko Acct: CSW1023 23140 E YORK AVE 2/11/2019 5:50:54 PM	1	$295.00	eCheck	6/1/2020
	Vineet zutshi Acct: JCX10712 17063 WHITE ALBA LN 3/25/2020 2:30:27 PM	1	$96.99	eCheck	6/1/2020

- Choose the **Account Type** and enter all required fields. The **Payment Frequency** should be set to *Payment Plan*, and the **Number of Payments** can range from 1 to 48.

- On the *Maintain Recurring Payment* screen, enter the date for each payment and click **Save**. For a one-time ACH payment, select *1* for the **Number of Payments**.

Exhibit 78: Maintain Recurring Payment Screen



- Search for and select the desired association and click **Add New Credit Card Payment**.

- Search for a homeowner by name, address, or account number. Once a homeowner is selected, their information will be pulled in from the CINC accounting site.

- Complete required fields (indicated by an asterisk).

- Enter the **Payment Amount**. The **Payment Frequency** should be set to *Payment Plan*, and the **Number of Payments** can range from 1 to 48.

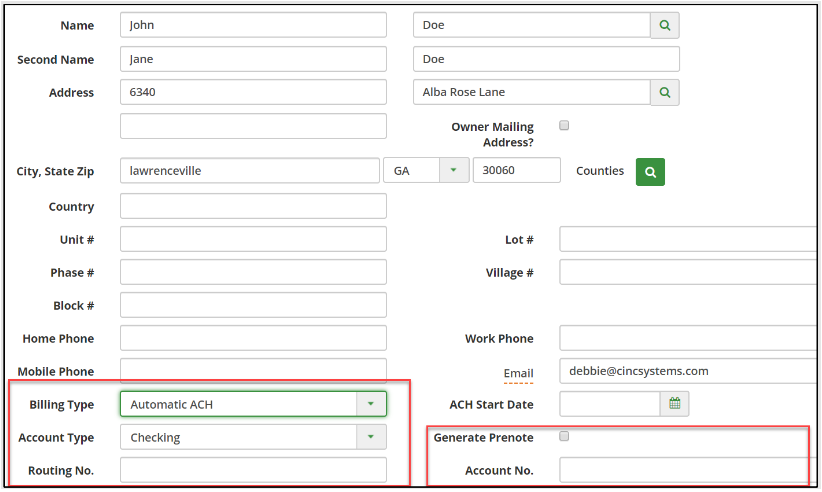
- Enter the date for each payment and click **Save**. For a one-time credit card payment, select *1* for the **Number of Payments**. Enter the credit card information and click **Submit**. Credit card fees will apply as mentioned in the *Online Payments—Credit Card* section of this document.

Homeowner ACH Payments—Batch Creation

Homeowners may choose to pay their assessments via ACH by drafting funds automatically from their bank account. After receiving the required authorization from the homeowner, complete the ACH setup by following these steps: ***NOTE:*** *Automatic ACH payments can be made if an association is banking with a partner bank, or an ACH file may be generated for a non-partner bank if the proper setup has been completed. Contact the CINC implementation team to determine if an ACH file setup is available for non-partner banks.*

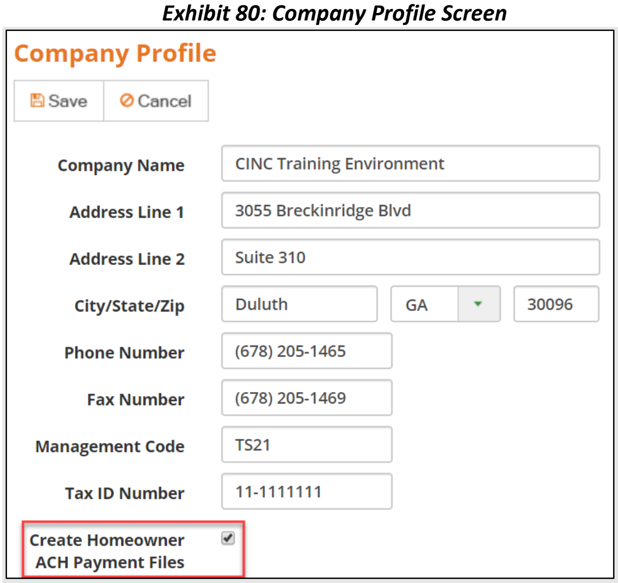
47. Select **Homeowners**/*Homeowner Info* and search for and select the desired homeowner and association. From the list of search results, click on the appropriate homeowner to view the *Primary Homeowner Information* screen
48. Select *Automatic ACH* from the **Billing Type** dropdown. Complete the following fields and click **Save**:
    20. **Account Type:** Select *Checking, Savings*, etc. from the dropdown.
    21. Routing Number
    22. Account Number
    23. **ACH Start Date (optional)**: Do not enter a date other than to delay the start of the ACH draft. ***NOTE**: Setting a start date may exclude a homeowner from the batch if the **Start Date** falls within the seven-day window before the ACH draft date.
    24. **Generate Prenote (optional)**: A prenote can be generated to verify the validity of the homeowner's routing and account numbers. CINC recommends doing this provided there is a minimum of 10 days available before the draft date.

Exhibit 79: Generate Prenote



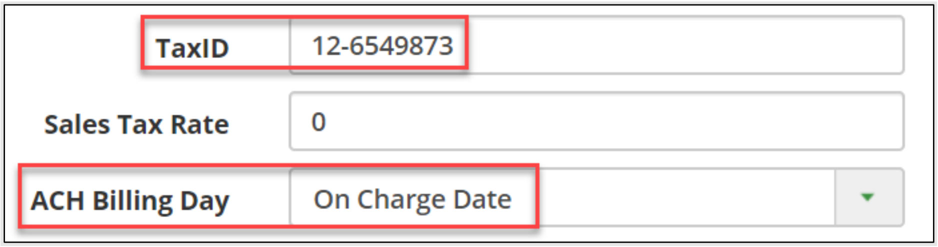
49. Verify that the **Create Homeowner ACH Payment Files** box is checked under **System**/*Company Profile*.

Exhibit 80: Company Profile Screen



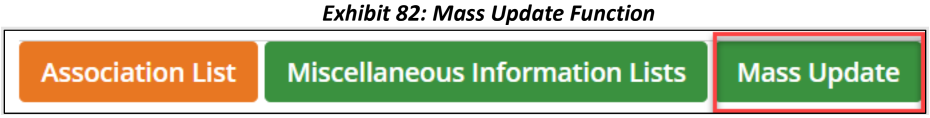
50. Select **Setup**/*Association Setup* and search for and select the desired association. Verify that the Tax ID number has been entered in the **TaxID** field.
51. Select the **ACH Billing Day** from the dropdown for the day of the month the system is to generate the ACH file. Click **Save** if any changes were made.

Exhibit 81: TaxID/ACH Billing Day



NOTE: *A global change can be made to change all* ***ACH Billing Day*** *settings for all associations by using the* ***Mass Update*** *tab at the bottom of the* ***Setup****/Association Setup screen*

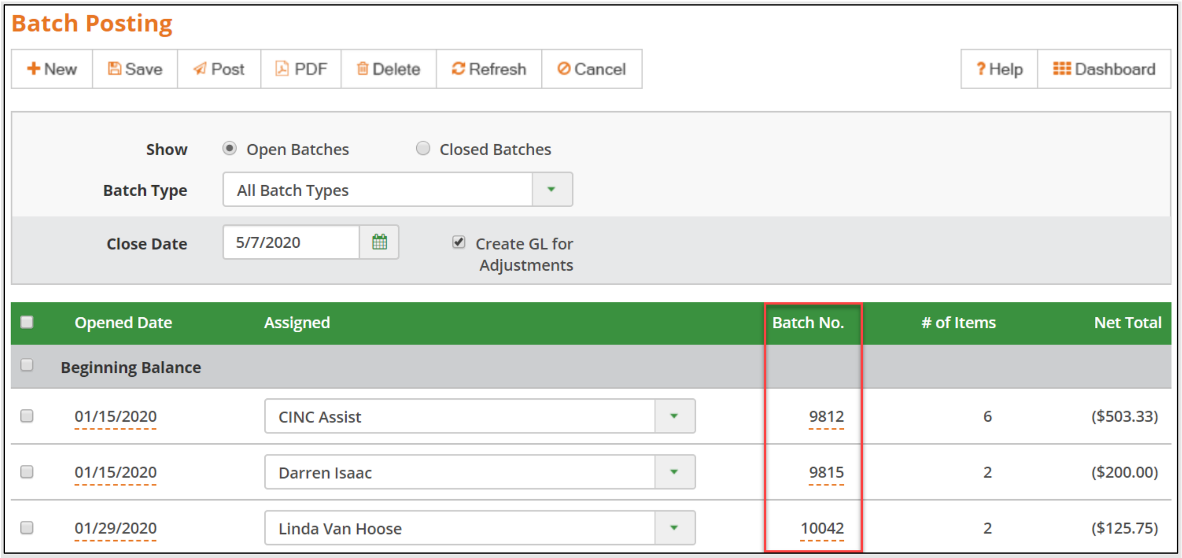
Exhibit 82: Mass Update Function



52. A system-generated batch will appear on the *Batch Posting* screen seven days prior to the ACH billing day and will include a list of homeowners with a billing type of ACH and their payment amounts. Review and edit the list as necessary by selecting **Homeowners**/*Batch Posting*. Click on the batch number to be reviewed to generate a Batch Audit Report. Edits may include increasing the amount to be drafted if a homeowner has given permission to draft other charges, removal of someone that has asked to have their draft discontinued after they were already included in the batch, or adding a new homeowner to the batch for homeowners that gave authorization after the batch was generated

53. In order to edit the ACH batch, the batch must be assigned to the user on the batch posting screen. To assign a user to a batch:
    54. Select **Homeowners**/*Batch Posting*
    55. Check the box next to the batch
    56. For each batch, choose the user from the dropdown
57. Click **Save**

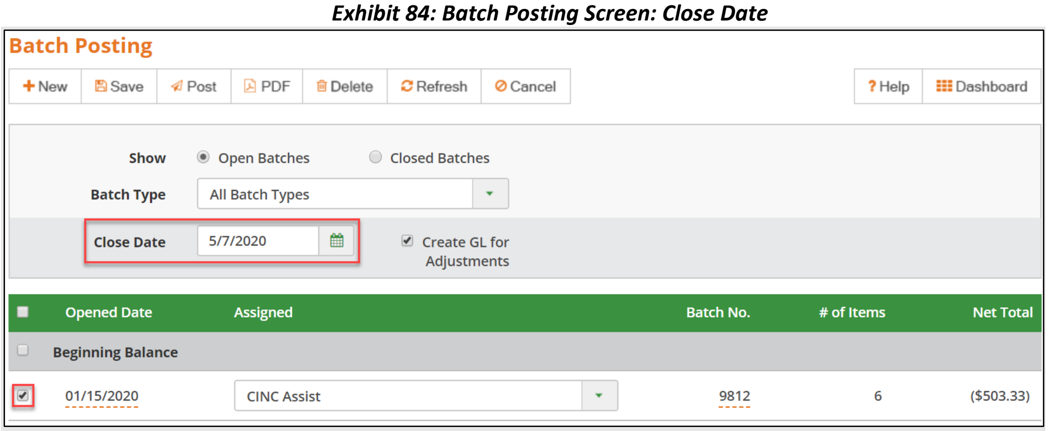
Exhibit 83: Batch Posting Screen: Batch No.



58. Once the batch has been reviewed and all of the edits have been made, select **Homeowners**/*Batch Posting* screen. Change the **Close Date** to the date of the transactions in the batch or the correct draft date (which should be the same). Check the box next to the batch to post and click **Post.**

NOTE: *Batches should be posted no later than* ***the day before*** *the draft date*

Exhibit 84: Batch Posting Screen: Close Date



Once the batch is posted, the following actions will occur:

25. Payments will be posted to the homeowners' accounts
26. A deposit will be created in the bank account register
27. A journal entry will be made on the general ledger
28. The ACH file will be created and sent to the bank on the draft date automatically for associations banking with a partner bank or placed in the queue if non-partner bank (overnight process; will be available on the morning of the ACH billing day if the batch was posted on the day before or earlier)

- The ACH file must be saved and sent to the bank for processing. From the *File Downloads* screen, click on the **Description** link of the file to save. Save the **Type** as "All Files" to ensure the original format and column alignment is intact. The file must also be sent to the bank on no later than the ACH billing day

Homeowner Adjustments

Bank Returns

Bank returns will be processed differently according to the partner bank. The specific procedures will be reviewed with clients during their daily calls with the implementation team that will occur for the first two weeks after going live in CINC. Document custom processes in this section of the manual for future reference if desired.

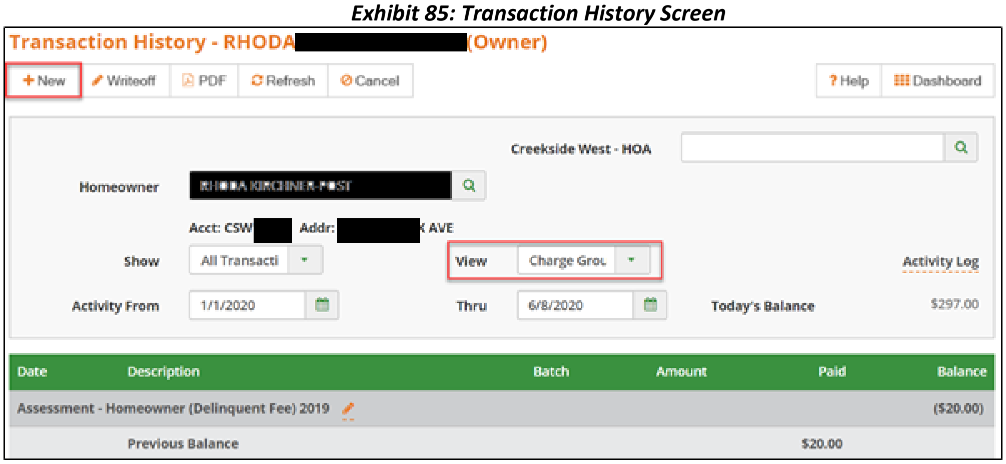
Charge Adjustments

A charge adjustment may be posted to a homeowner's account in the event a charge or fee should be removed (e.g. waiving a delinquent fee). ***NOTE**: If a payment was already applied to the charge, the funds must first be moved to Prepaid before an adjustment can be made.*

To post a charge adjustment, complete the following steps:

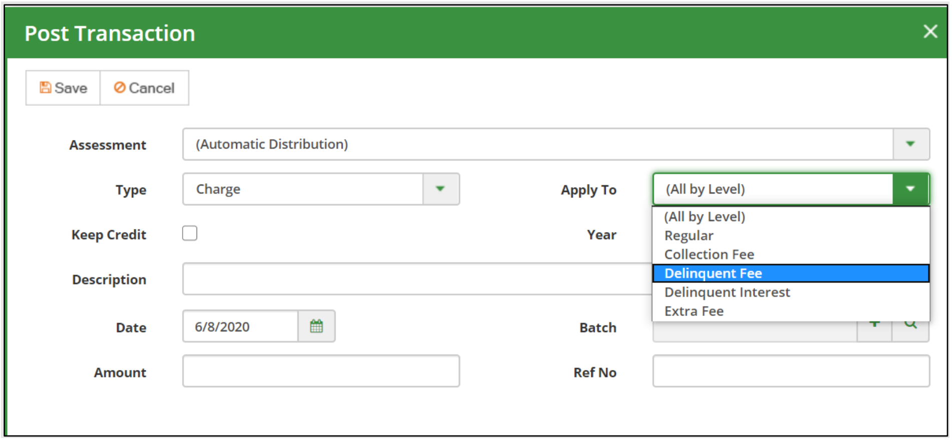
59. Select **Homeowner**s/*Transaction History* and search for and select the desired homeowner and association

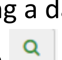
Exhibit 85: Transaction History Screen



60. On the *Transaction History* screen, select *Charge Grouping* from the **View** dropdown if not already selected, and click **New** to open the *Post Transactions* screen

Exhibit 86: Post Transaction Screen



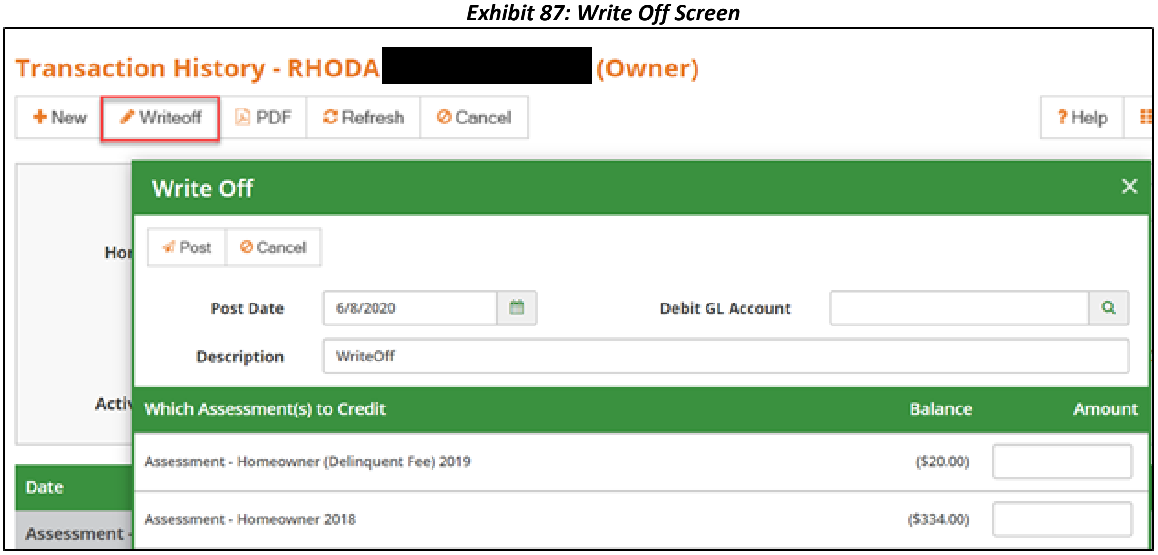
61. Complete the following fields on the *Post Transaction* screen and click **Save**:
    29. **Assessment**: Choose the **Assessment** from the dropdown (e.g. *Assessment – Homeowner)*
    30. **Type** (Charge Adjustment)
    31. **Apply To**: Select the level the adjustment should be applied to. If this adjustment is to remove a late fee, the level should be *Delinquent Fee*
    32. **Keep Credit**: Nothing required
    33. **Year**: Select the (fiscal) **Year** or leave at *Auto*, which will set the adjustment to the current year
    34. **Description**: Enter a **Description** for the adjustment (optional). CINC strongly recommends entering a description that will help others know why the charge was removed (e.g. “Removed Late Fee per BOD”)
    35. **Date**: Defaults to today’s date. Use care when selecting a different date especially if the date is in a previous month. Using a date from a closed period will cause out of balance issues
    36. **Batch Number**: Click on the  and click **New** to open and select a new batch
62. Run and review the Batch Audit Report and post the batch from the *Batch Posting* screen. The **Close Date** should be the same date as those of the transactions in the batch

Write Off Charges

The write off feature allows users to adjust charges and offset the GL using a user-defined account. Write offs can be used when handling a bad debt account. To complete a write off, follow these steps:

63. Select **Homeowners**/*Transaction History* and search for and select the desired homeowner and association. Once the ledger is displayed, click **Writeoff** to open the **Write off** screen.

Exhibit 87: Write Off Screen



64. Complete the following fields on the **Write Off** screen and click **Post**:

    37. **Post Date**: Defaults to today's date. Use care when selecting a different date, especially if the date is in a previous month. Using a date from a closed period will cause out-of-balance issues

    38. **Debit GL Account**: Select the GL account from which the balance will be written off (Bad Debt)

    39. **Description**: Enter a description for the writeoff (e.g. "Writeoff Acct. #12345 per BOD")

    40. **Which Assessment to Credit**: Enter the amount of the writeoff in the amount field, next to the assessment to be written off

        NOTE: Once the write off is posted, a batch will be automatically created and posted/closed by the system. **The Write off function is irreversible. Once it is complete, no changes may be made.** GL entries will be made for accrual associations only

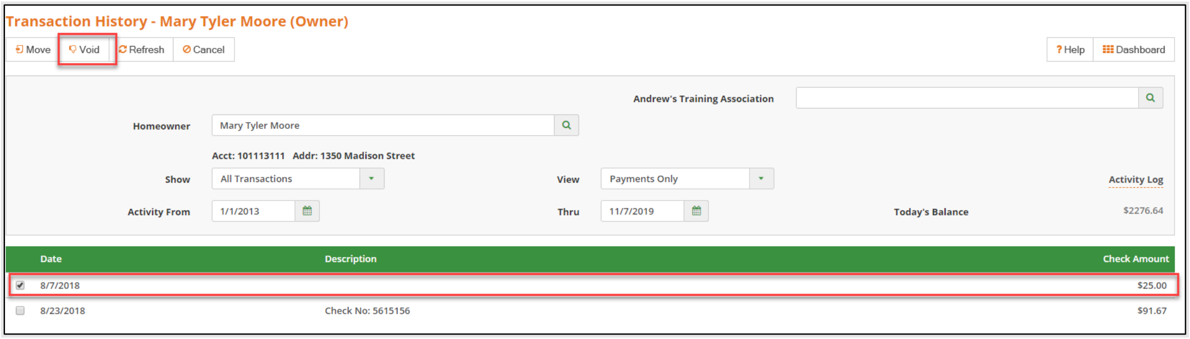
Void a Payment

When a homeowner payment is returned for insufficient funds, it must be voided from the homeowner's account, the bank account register, and the general ledger. Follow these steps to do so:

65. Select **Homeowners**/Transaction History
66. Select the association from the dropdown menu
67. Enter the homeowner's partial name, address or account number and click
68. Change **View** to *Payments Only*
69. Change the date range, if needed, to include the date of the payment in question. Click **Refresh.** The payments applied on the homeowner account will be listed in date order

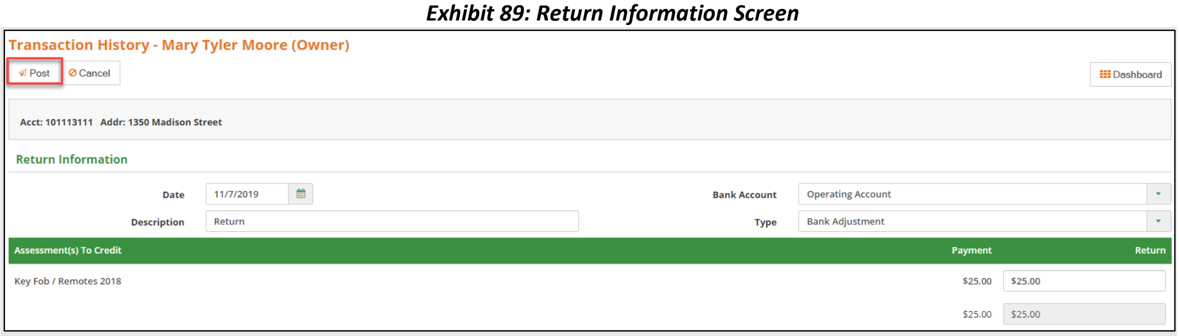
70. Check the box next to the payment to be voided and click **Void**

Exhibit 88: Void Transaction



71. The *Return Information* screen containing a date and reason field displays. Change the date of the void and add a different description, if needed, then click **Post**

Exhibit 89: Return Information Screen

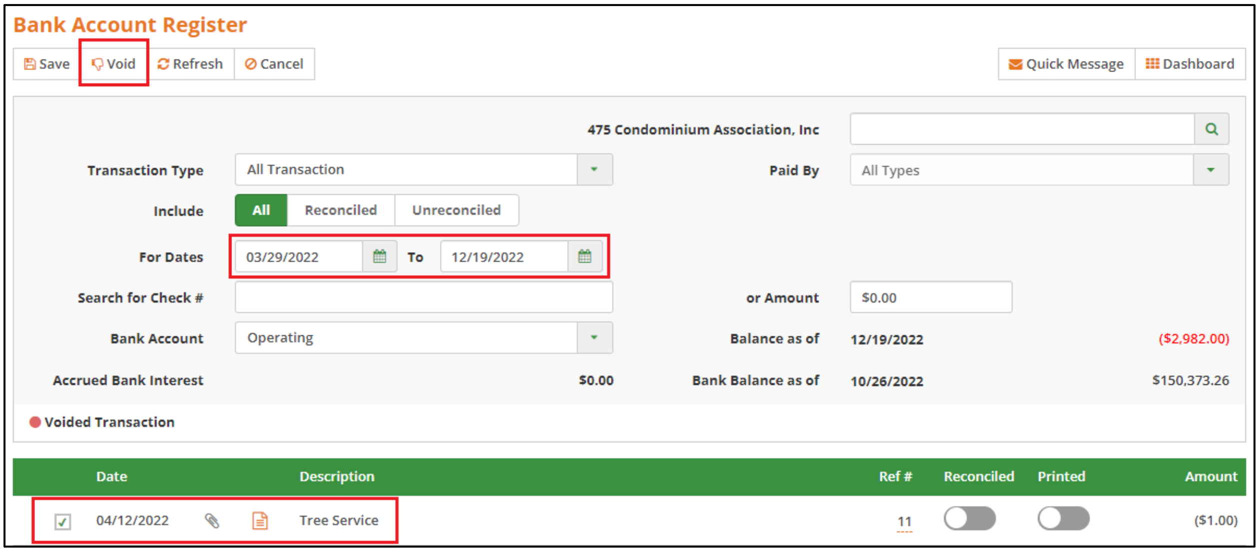


Once the void is complete, the following actions will automatically occur in CINC:

- A payment adjustment is made on the homeowner's account to remove the payment.
- An entry (adjustment or check) is made on the bank account register to remove the payment from the wrong account, and a deposit is made into the correct account.
- Reversing entries are made on the general ledger to remove and reapply the payment correctly.
- The check is available for printing within the CINC Check Client.
- Review for any returned items such as ACH or non-sufficient funds. An adjustment will be needed for the homeowner's account. See section *Bank Returns* for further instructions.

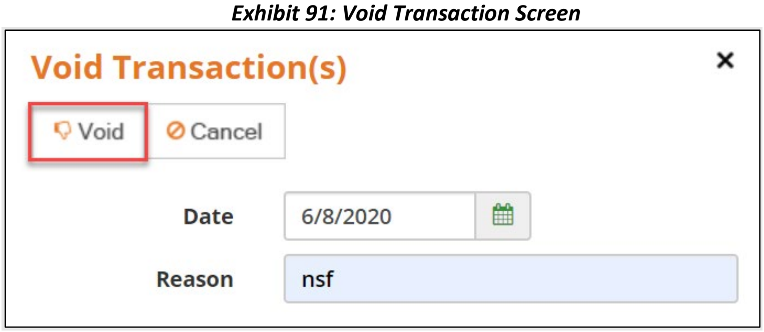
Select **Banking**/*Bank Account Register.* Select an association and any other desired parameters (*Balance, Check Number, Amount*, etc.), then click **Refresh**. The **Balance as of** is today's date and is based on GL entries in the system. Sort on any column. Alerts are issued if checkbook and GL balances get out of alignment.

Exhibit 90: Bank Account Register



Items in red have been voided. To void an item, check the box beside it, then click **Void**. In the popup box, enter a reason and click **Void**. Users with proper permission can edit the Void Date for voided items by clicking the date hyperlink.

Exhibit 91: Void Transaction Screen



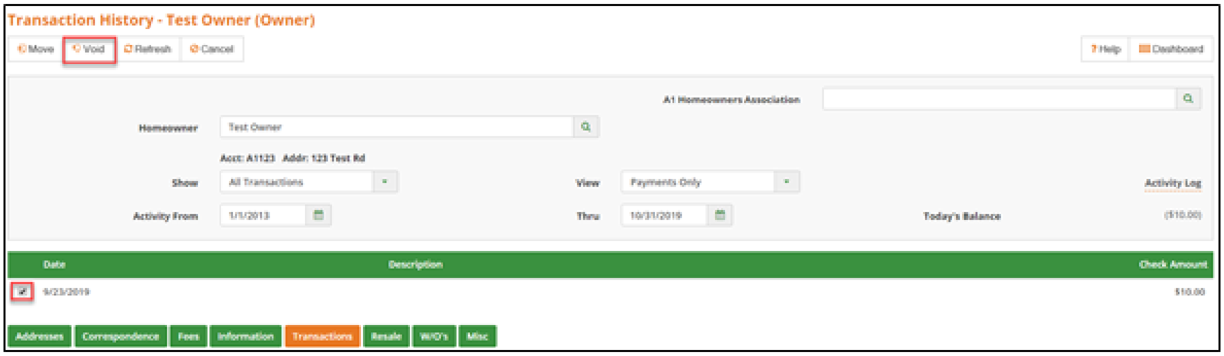
Bank Returns

Select **Banking**/*Bank Returns*. This option is available only if banking with an AI partner bank. Return payment notifications are made via email when banking with a partner bank; otherwise they are made via the bank's normal methods.

To post a return as a reconciling item:

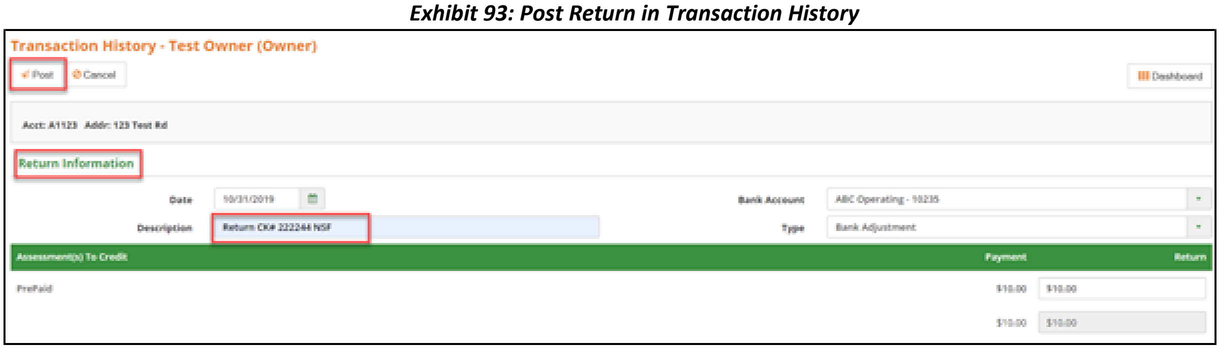
72. Go to the homeowner's ledger in *Transaction History*. Select **Homeowners**/*Transaction History* and specify *Payments Only* as the **View**.
73. Check the box beside the payment that is being returned and click **Void**.

Exhibit 92: Transaction History Screen



74. Under **Return Information**, enter a description and date of return, then click **Post**. This removes the payment from the owner's ledger and puts a reconciliation entry into the bank account register.

Exhibit 93: Post Return in Transaction History



$0 Bank Returns

Any $0 returns on the **Banking** / *Bank Returns* screen are Notifications of Corrections (NOC), not actual returns. The payment did process.

The $0 return indicates that the homeowner's bank identified the correct routing or account number and corrected the transaction, but it is a courtesy correction and is not guaranteed to be corrected in the future.

These notifications are placed on the **Bank Returns** screen to alert you to correct this information before a future payment is submitted.

The banking Nacha Rules require you to make the change(s) specified in the NOC within six (6) banking days of receipt of the notice OR prior to originating the next ACH item. Failure to make these changes is a violation of Nacha Rules. **Repeat violations of Nacha Rules may result in termination of your ACH origination service. For this reason, we highly recommend that you handle these immediately.**

Common Correction Reason Codes for $0 Bank Returns

The following section outlines the most common reason codes and their meaning:

- **C01**: Incorrect DFI / Bank Account Number. This means that the homeowner's bank account number was incorrect on this transaction.
- **C02**: Incorrect transit / routing number. This means that the homeowner's bank routing number was incorrect on this transaction.
- **C03**: Incorrect transit/routing number AND bank account number. This means that both the homeowner's bank routing number and bank account number were incorrect on this transaction.
- **C05**: Incorrect transaction code. This means that the homeowner's bank account was marked incorrectly as a checking or savings account when it was the other.
- **C06**: Incorrect bank account number and transaction code.
- **C07**: Incorrect routing, account number and transaction code.

Addressing $0 Bank Return

1. Select **Homeowners** / *Homeowners*, search for the homeowner, then click the **Transactions** tab from the **Primary Homeowner Information** screen.
2. **Do not** void this payment on the **Transaction History** screen as the homeowner's bank corrected the payment to allow it to process this time. The payment did process.
3. Look at the homeowner's **Transaction History** screen in the **Charge Grouping View** to determine the type of payment that was made. The routing or account number that is provided on the **Bank Returns** screen are the corrected numbers and should be used in future payments. Correct the information based on the type of batch:
   - **ACH Payment**: Update the ACH information on the Homeowner's ACH record, which may be on the **Primary Homeowner Information** or **Additional Address** screen."
   - **Online Payment**: The incorrect information was submitted through WebAxis. Go to **Administration** / *Payment History* / View Payment History in the WebAxis Admin Portal to determine if it was a one-time or recurring payment and to see who submitted the payment.
     - The **Emulate** field on the **Payment History Details** screen will show you who submitted the payment. If the field displays "Registered User", the homeowner submitted the payment. If it was a management company user, the user's name displays.

- If the return came from a recurring payment, delete the recurring payment and notify the homeowner that they need to set up a new recurring payment with the corrected bank routing/account/type of account information.

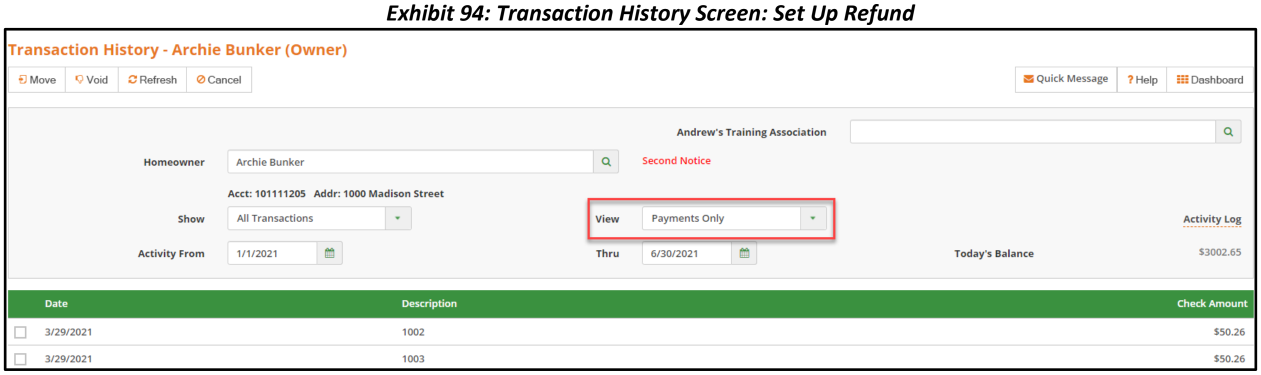
- If the return came from a one-time payment, notify the homeowner that the banking information they entered is incorrect and they need to enter the correct information on future payments.

Processing Homeowner Refund Checks

A homeowner can be due a refund from an overpayment or due to a resale. In both cases, the process is the same. Follow the steps below:

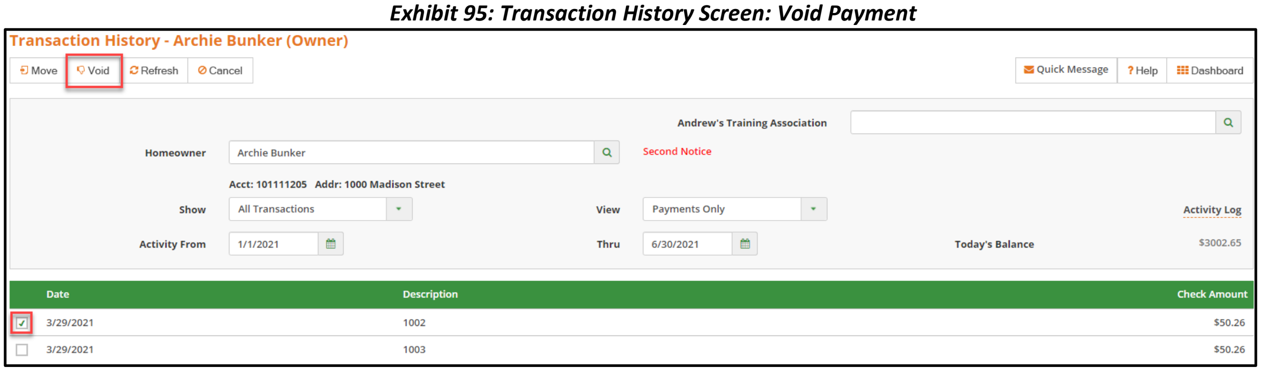
1. From the Homeowner *Transaction History* screen, change the **View** to *Payments Only*, then click **Refresh.** This homeowner has a credit balance of $1,222.30, but the client has asked for a refund of only $100.

Exhibit 94: Transaction History Screen: Set Up Refund



2. Select a payment that is for or more than the refund, then click **Void**.

Exhibit 95: Transaction History Screen: Void Payment

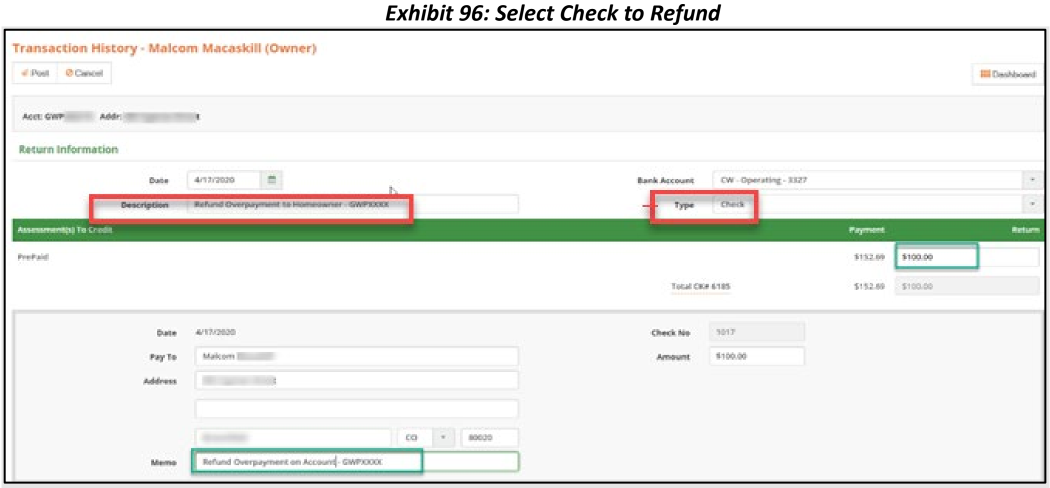


- Enter a meaningful description (e.g. Refund *WHAT* to *WHOM*, and account homeowner account number: “*Refund credit balance to homeowner - ABC1234*” or “*Refund overpayment to homeowner - ABC1234*”.

- Select *Check* as the **Type**.

- Adjust refund amount if not refunding the entire payment amount.

Exhibit 96: Select Check to Refund



- Enter verbiage to be printed on the check in the **Memo** field (e.g. *Refund overpayment on account ABC1234*). Click **Post**.

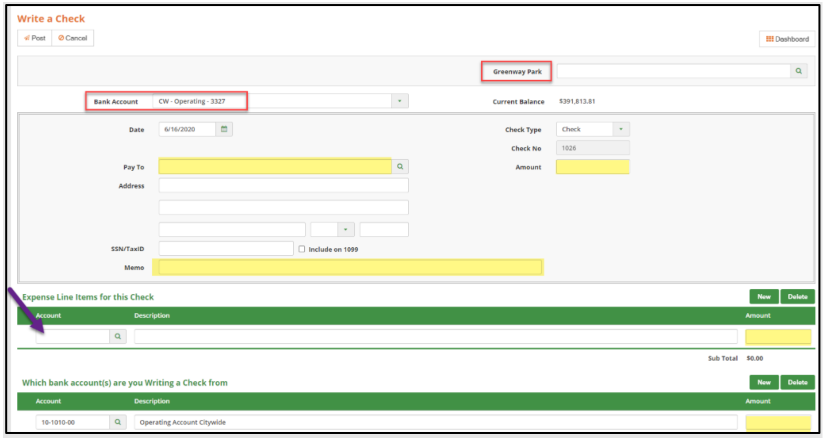
- Change **View** to *Charge Grouping*. Edit refund transaction description and remove the account number (This information was needed for GL and bank account register but is unnecessary on the homeowner’s account).

If the amount of the refund request is more than a payment amount, use the same method and issue two refund checks. However, if the amount is more than two payments, a manual refund check is a better way to process the refund. To process a manual refund check, follow these steps:

1. Add a charge to the homeowner’s account in the amount of the refund to be issued. Use the main assessment type for the charge (e.g. Assessment Fee, Homeowner Assessment, Member Assessment). (See section *Add a Charge* for instructions).

2. Select **Banking**/*Write a Check.* Select the correct association selected and validate that the bank account is the Operating account.

Exhibit 97: Write a Check Screen



3. Fill in all information, payee (homeowner), address, amount. In the **Memo** field, enter *Refund <u>WHAT</u> to <u>WHOM</u>, and account <u>HO acct number</u>* (e.g. “Refund credit balance to homeowner - ABC1234” or “Refund overpayment to homeowner - ABC1234” including homeowner account number).
   - In the bottom section, **Expense Line Items For This Check**, enter the assessment account used to add the charge to the homeowner account (Assessment Fee, Homeowner Assessment, Member Assessment).

To look up a forgotten check number, select **Banking**/*Bank Account Register*

Homeowner Refund of Multiple Payments

Use this method to create a refund if the amount of the refund is greater than any one payment.

Current Owner

75. Add a charge to the homeowner’s account in the amount of the refund to be issued. Use the primary assessment type for the association (e.g., Assessment Fee, Homeowner Assessment, etc.). See section *Add a Charge* for instructions).
76. Review and post the batch with same date as charge.
77. Issue a manual check to the homeowner.
    c. Select **Banking**/*Write a Check*
    d. Set **Check Date** to same date as the charge added in Step 1
    e. Set **Check Type** to *Check*
    f. Manually enter the homeowner’s name and address that is designated as the mailing address on the homeowner’s account, unless other instructions are provided by the client
    g. Enter check amount in Amount field
    h. Enter check memo description to appear on printed check, ex: “Refund overpayment on account 1234”
    i. Debit the GL account linked to the main assessment type to which the charge was applied and enter refund total

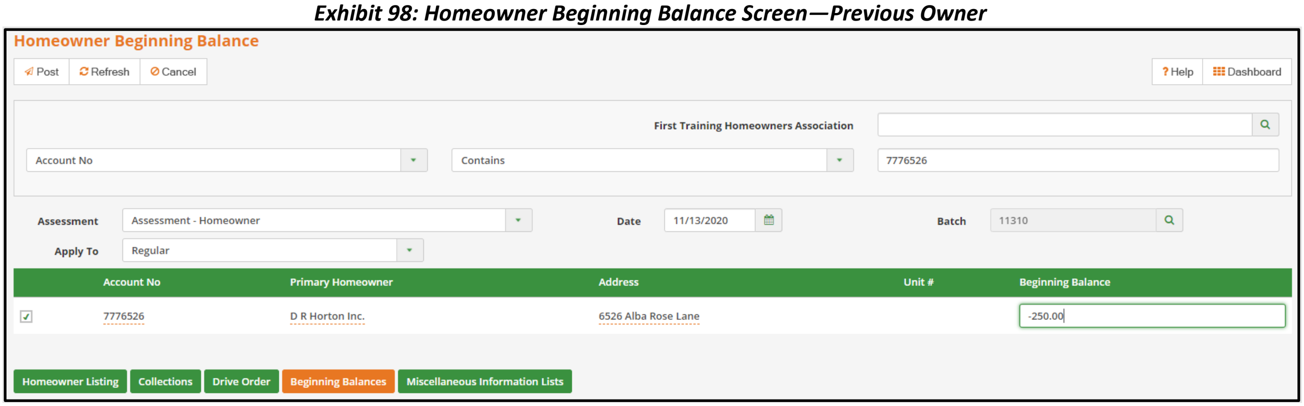
j. Enter the total in the Amount field in the "Which Bank Account Are You Writing the Check From" section
k. Post

Previous Owner

When a resale is completed and a credit is due to the previous owner but has been applied to current owner, follow these steps:

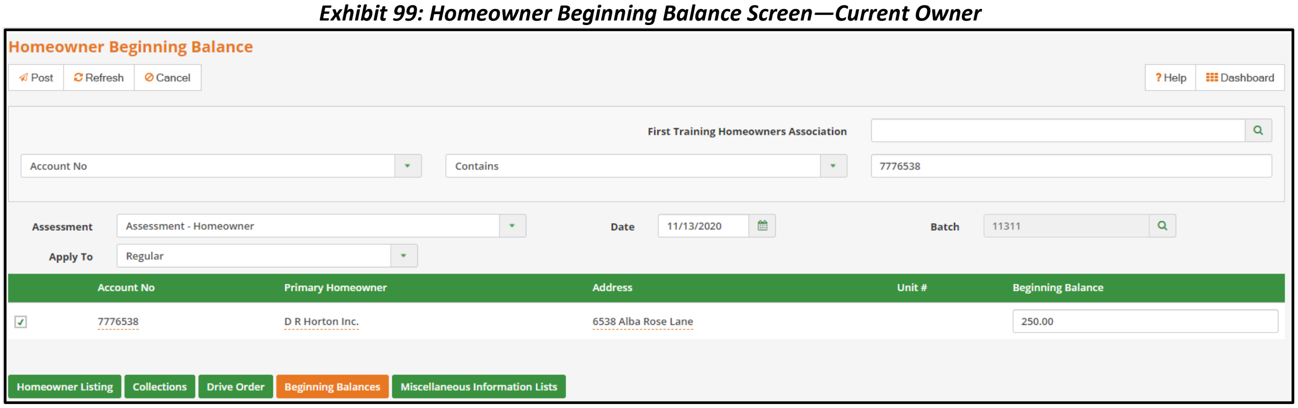
78. Using the *Beginning Balance* screen, post a beginning balance credit (negative amount) equal to the refund amount due to the previous owner. Use the primary assessment type for the association (e.g., Assessment Fee, Homeowner Assessment, etc.). ****NOTE**: Beginning balance credits act as payments and can be used to generate refunds*. See section *Beginning Homeowner Balance Setup (screen entry method).*

Exhibit 98: Homeowner Beginning Balance Screen—Previous Owner



79. Post a beginning balance charge (debit) for the same amount to the current owner. This should be done to the same assessment type, so AR and income accounts are not impacted.

Exhibit 99: Homeowner Beginning Balance Screen—Current Owner



80. Issue a refund to the previous owner using the steps in section Processing Homeowner Refund Checks.

Batch Posting

Homeowner Batch Posting

Batches should be opened based on purpose and association and closed daily. Batches contain homeowner charges, payments, and adjustments. Batch close dates should be entered as the same date as the transactions contained in the specific batch. The GL entry is created based on the batch close date. It is best practice to use one batch per community for adjustments.

Batch Ownership/Assignment

Batches can be assigned to specific users within CINC. Select **Homeowners**/*Batch Posting* and check the box next to the desired batch. Select the user's name from the dropdown menu under the **Assigned** column and click **Save**. ***NOTE:** Batches can be edited only by their owner.*

Batch Types

A batch is a list of all the charges and payments for the homeowners that have been created for the day. A batch can be opened at the beginning of the day and used throughout that day to make deposits and create charges. It can consist of more than one association. The system will assign the correct payment to the correct association and will make separate deposits within the batch to which it posts the payments. At the end of the day, the batch should be closed to ensure the transactions for that day are posted to the appropriate homeowners and bank accounts. There are several different types of batches:

- **ACH Batch:** Consists of the payments that will make up the ACH file to be sent to the bank for processing. This batch will be system generated seven days prior to the ACH Billing Day set on the *Association Setup* screen. When the batch is posted, the ACH file will be created on the billing day. CINC recommends using a batch closed date of the same day as the billing day. This batch will create a deposit in the bank register and entries in the general ledger.

- **Auto Payment Batch**: Consists of the payments received and posted from the *Pending Payments* screen. These are the payments that have been imported from the lockbox. CINC recommends that the batch be posted as of the same day as the date of the transactions in the Auto batch. This batch will create a deposit in the bank register and entries in the general ledger.

- **Beginning Balance**: Consists of the homeowner beginning balances. These balances are created on the **Homeowner**/*Homeowners* screen under the **Beginning Balances** tab. This batch can consist of amounts due as well as credits for homeowners in a new association being set up on CINC. This batch will not create a deposit or entries in the general ledger.

- **Collection Fees:** Consists of charges for associations set up with collection fee information on the *Association Fee Setup* screen. When this batch is closed, charges will be applied to the homeowners. For accrual accounting mode, the posting of the batch will create entries in the general ledger.

- **Delinquent Fee**: System generated; consists of late fees. This batch applies charges to the homeowners' accounts and GL entries for accrual accounting associations.'

- **Extra Fees:** System generated; consists of charges for associations set up with extra fee information on the *Association Fee Setup* screen. When this batch is closed, charges will be applied to the homeowners. For accrual accounting mode, the posting of the batch will create entries in the general ledger.

- **Fines:** System generated; consists of charges for homeowners that are in the CCR module and have been escalated to receive automatic fines per the fines frequency for the association. When this batch is closed, charges will be applied to the homeowners. For accrual accounting mode, the posting of the batch will create entries in the general ledger.

- **Interest**: System generated; consists of interest charges on delinquent fees. This batch applies charges to the homeowners' accounts and GL entries for accrual accounting associations.

- **Manual Posting:** Created when transactions are manually applied to the homeowner account from the *Transaction History* screen. This batch can consist of payments, charges, charge adjustments and payments adjustments. When this batch is closed, payments will be combined to create a deposit in the bank register and entries in the general ledger. Charges will be posted only to the general ledger for accrual accounting mode. Payment adjustments will be posted to the bank account and general ledger when the **Create GL for Adjustments** box is checked for cash accounting and accrual accounting mode. Charge adjustments will create entries in the general ledger for accrual accounting mode with the **Create GL for Adjustments** box is checked.

- **Move or Return Payment**: Moves payments and posts checks for homeowner refunds.

- **Online Payment**: Consists of transactions made when homeowners pay their assessments on the association's website hosted by CincSystems. This batch is closed daily by the system when the bank processing is completed. The system will upload these payments to the bank on behalf of the management company. This batch will create a deposit in the bank register and entries in the general ledger.

- **Resale**: Adds charges for resales and property transfers.

- **Scanned Check**: Created when scanned checks are posted from the *Pending Scanned Checks* screen. This batch is closed daily by the system when the bank processing is completed. The system will upload these payments to the bank on behalf of the management company. This batch will create a deposit in the bank register and entries in the general ledger.

- **Statement**: Created when billing is generated on the *Homeowners – Generate Billing* screen. Consists of homeowner charges for the fiscal year. This batch creates GL entries for accrual accounting associations.

- **Violation**: System generated based on the violation fines set up under the CCR module. This batch will contain violation fine charges to be assessed to the homeowners. General ledger entries will be created for those associations in accrual accounting mode only.

- **Writeoff**: Used to write off account balances that are deemed uncollectable. GL entries are created for accrual accounting associations.

Edit a Batch

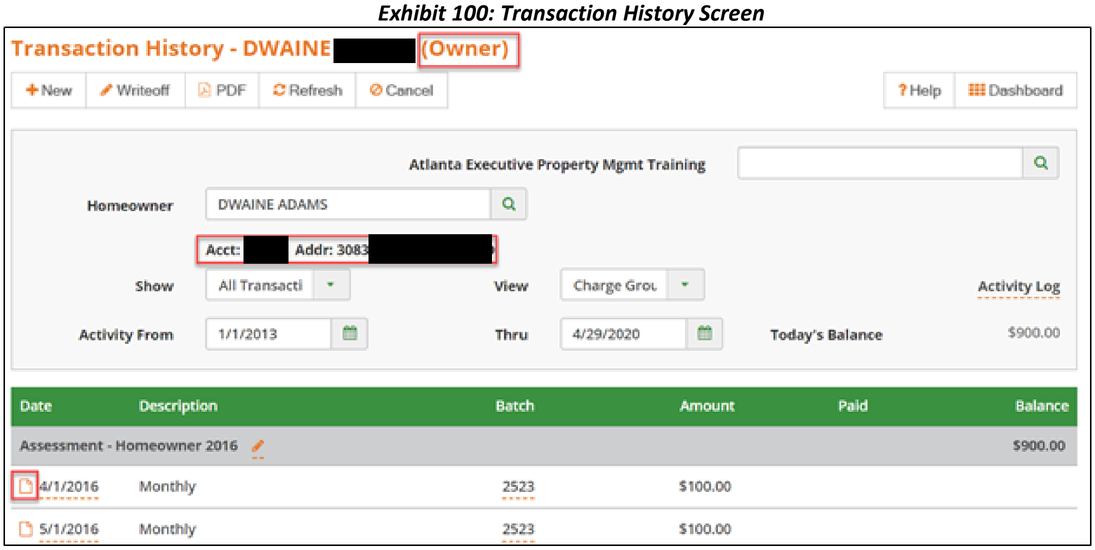
Open batches contain transactions that have not yet been posted to the homeowner's account and are able to be edited.

NOTE: *Closed batches cannot be edited*. To edit an open batch, complete the following steps:

81. Select **Homeowners**/*Batch Posting* and check the box next to the batch to edit. Select a user from the dropdown menu under the *Assigned* column and click **Save.** ****NOTE:*** *Users must be assigned to the batch before they can edit it*.

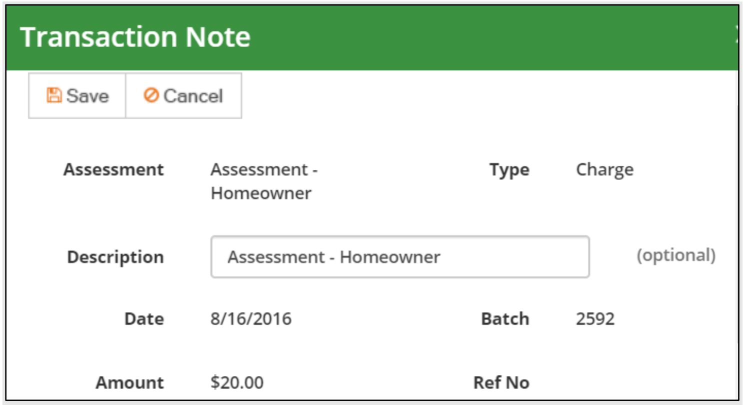
82. Select **Homeowners**/*Transaction History*, and search for and select the desired homeowner and association. Locate the open batch to be edited. ****NOTE:*** *Open batches will be highlighted in blue*.

Exhibit 100: Transaction History Screen



83. Click on the date of the transaction to open the *Transaction Note* box. Edit the amount of the transaction and/or transaction **Description** and click **Save**. The transaction may also be deleted from this screen. Once all desired changes have been made, the batch may be posted. ****NOTE****: If the assessment type should be changed, the transaction must be deleted and re-entered*.

Exhibit 101: Transaction Note Screen



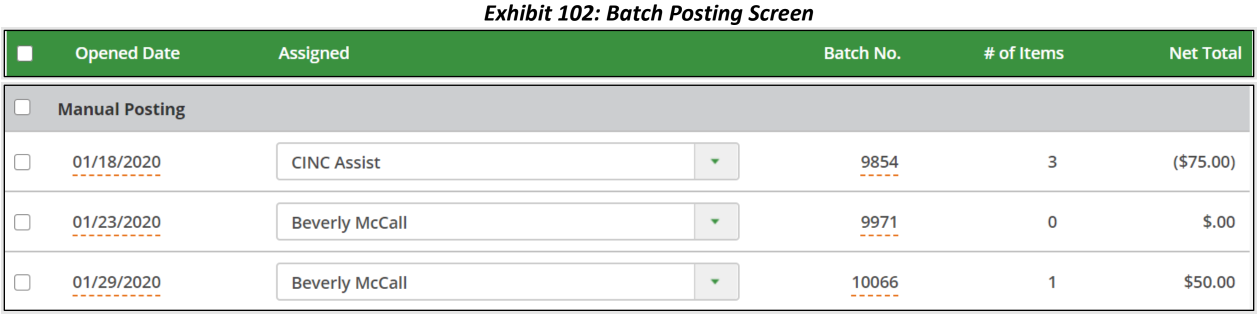
Post a Batch

Posting batches ensures that transactions have been posted to the homeowner's account and creates a deposit in the bank register and/or entries on the general ledger (charges to a homeowner's account create GL only).

NOTE: *To view multiple batches before posting, check the box next to the applicable batches, and click PDF to generate a report*. To post a batch, complete the following steps:

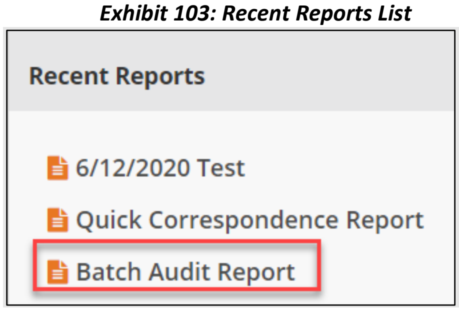
84. Select **Homeowner**s/*Batch Posting* to display a list of open batches.
85. Click on the batch number to generate the Batch Audit Report. The report will be located on the left side of the screen under **Recent Reports**. Review the report for accuracy before posting.

Exhibit 102: Batch Posting Screen



	Opened Date	Assigned	Batch No.	# of Items	Net Total
	Manual Posting				
	01/18/2020	CINC Assist	9854	3	($75.00)
	01/23/2020	Beverly McCall	9971	0	$.00
	01/29/2020	Beverly McCall	10066	1	$50.00

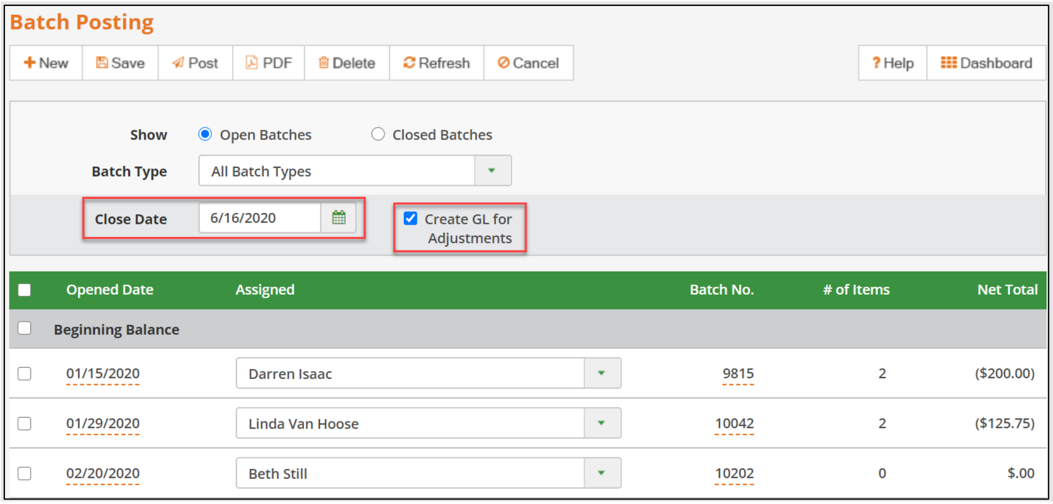
Exhibit 103: Recent Reports List



3. Check the box next to the batch to post and click **Post**. Click **OK** to confirm. ***NOTE:** The **Close Date** should be changed to the date of the transactions in the batch. Bank and GL transactions.

will be entered for the date that is selected. If the batch is an adjustment to a beginning balance entry that did not create GL, the **Create GL for Adjustments** checkbox must be unchecked prior to posting the batch.

Exhibit 104: Batch Posting: Close Date



Delete a Batch

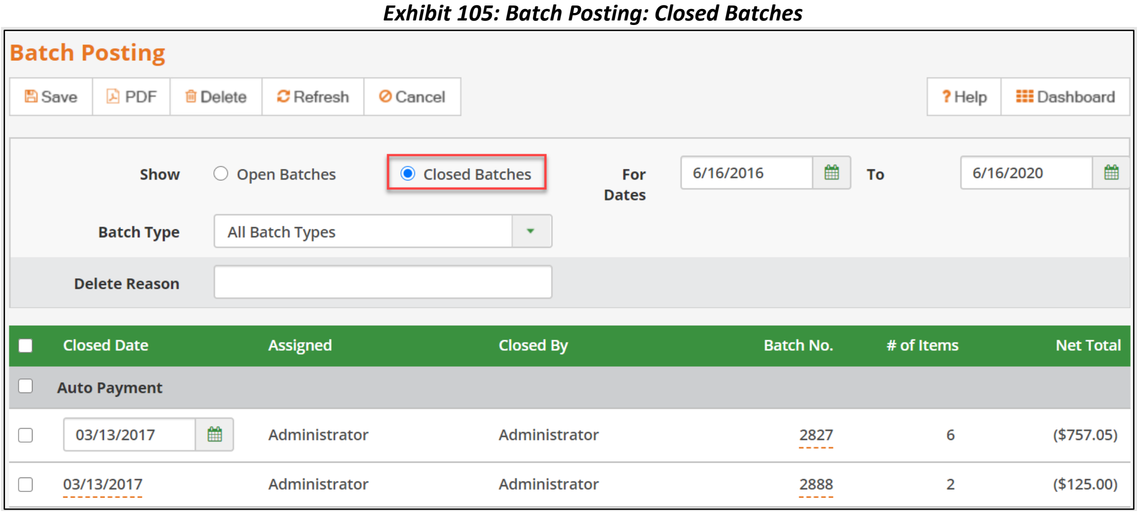
To delete a batch, select **Homeowners**/*Batch Posting*. Check the box next to the batch to delete and click **Delete**.

Closed Batch Date Change

If the batch was closed with the wrong date, batch close dates may need to be changed to align GL entries with the transactions in the batch. To change the date of a closed batch, complete the following steps:

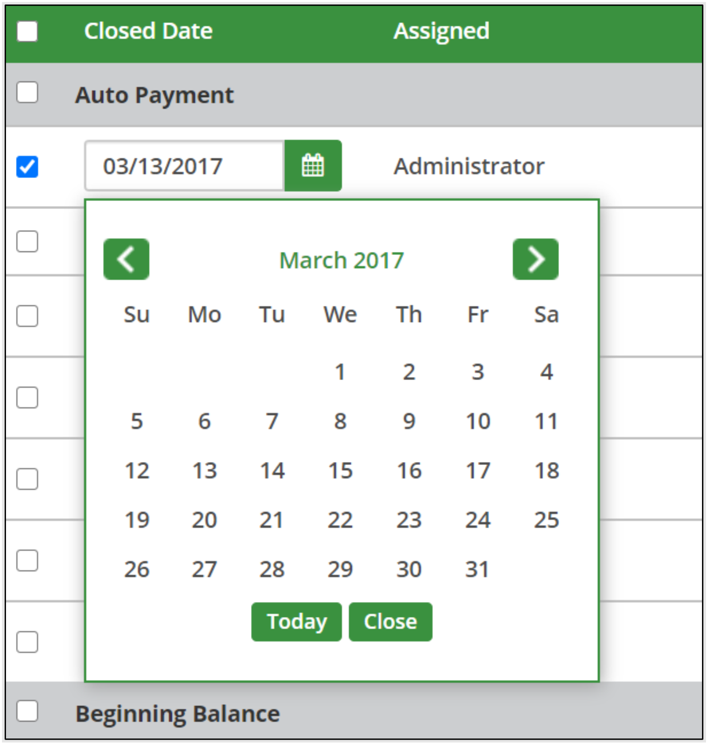
86. Select **Homeowners**/*Batch Posting* and click the radio button for **Closed Batches**.
87. Click **Refresh**.

Exhibit 105: Batch Posting: Closed Batches



88. Check the box next to the batch date to change, then select the desired date.
89. Click **Save**.

Exhibit 106: Calendar



Additional Homeowner Screens

Transaction History

The *Transaction History* screen provides a detailed list of all transactions (charges, payments, adjustments, etc.) posted to a homeowner's account. To access and view the *Transaction History* screen, complete the following steps:

90. Select **Homeowners**/*Transaction History*, then search for and select the desired homeowner and association. This screen can also be accessed from the screen **Homeowners**/*Homeowner Info*. Search for and select the desired association and homeowner and click on the **Transactions** tab on the *Homeowner Information* screen.

Exhibit 107: Transactions Tab

The following information can be found on the *Transaction History* screen:

4. **Show Dropdown Menu**: View *All, Pending,* or *Posted* transactions
5. **View Dropdown Menu**: View Charge Grouping, Payments Only, Transactions by Date, or Transaction Notes:

- **Charge Grouping View Advantage:** Amounts can be clicked on from the “Paid” column to open the *Move Payment* screen. From here, payments may be moved or split among multiple assessments on the homeowner’s account
- **Payments Only View Advantage:** Displays all payments made to a homeowner’s account. Users may move and void payments from this screen

6. **Activity Log** – Provides additional transaction details: *Date, User, Action,* and *Details*

Exhibit 108: Transaction History Screen

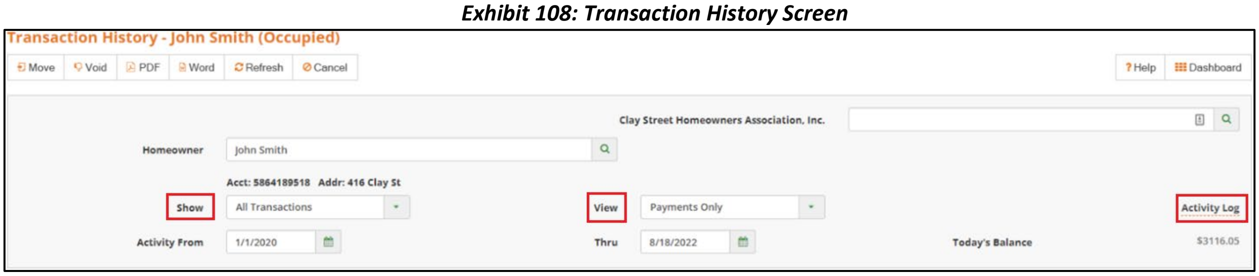
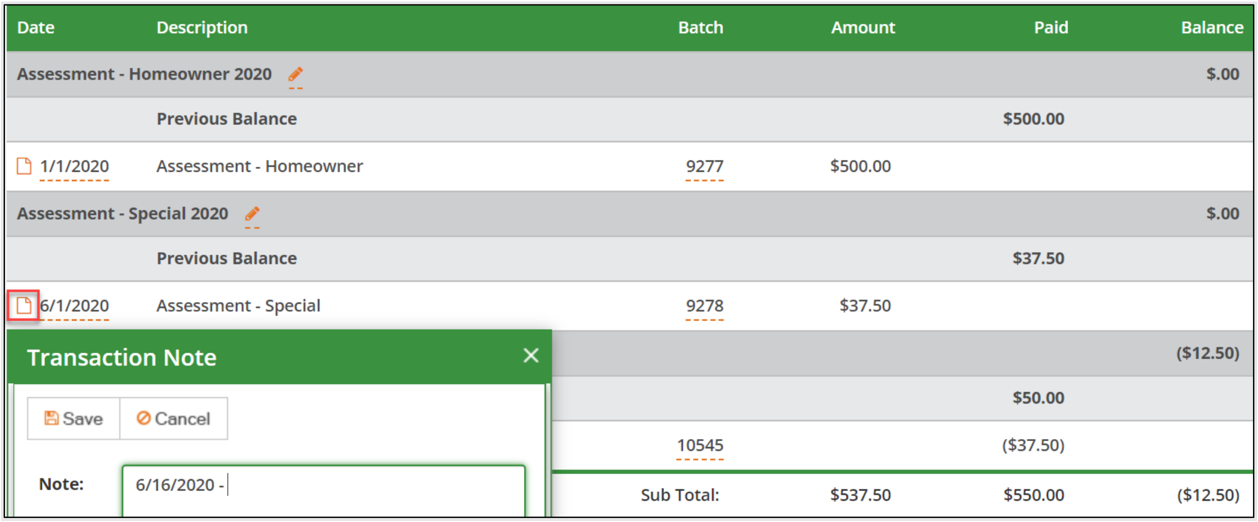


Exhibit 109: Activity Log

Date	User	Action	Details
6/2/2020	System	Move	Apply Check CK#12345 B#10545 $(37.50) Assessment - Special 2020
6/2/2020	System	Move	Adjust Check CK#12345 B#9292 $37.50 PrePaid
11/19/2019	Chivon Morris	Move	Deleting CBTrans:9292
11/19/2019	Chivon Morris	Move	CheckbookID Compare

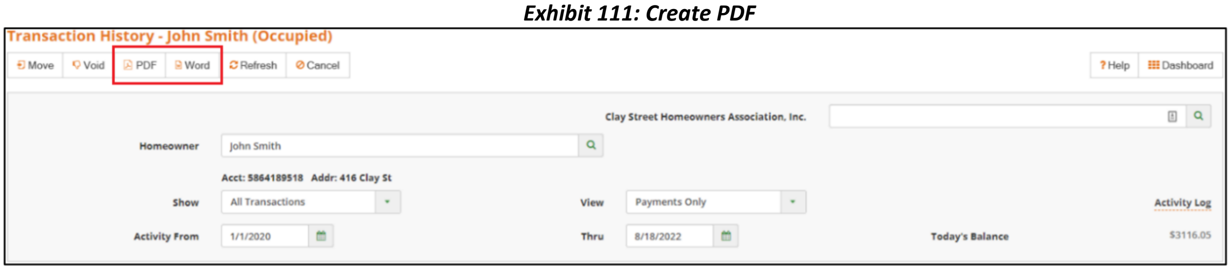
7. **Transaction Notes**: Displays notes in date order per assessment type. Notes can also be viewed by clicking the box next to the transaction date.

Exhibit 110: Transaction Notes Screen



8. **Transaction History Report:** A report can be generated to display the homeowner's transaction history by clicking **PDF** or **Word**. When the report is ready to view, it will be listed under **Recent Reports** on the left navigation toolbar.

Exhibit 111: Create PDF



Payment Search

The *Payment Search* screen is used to search for payments that are recorded on homeowner ledgers. The most common use for this screen is to search for a payment that may have been misapplied. Payments may be searched for by check number and/or dollar amount. This search function will locate payments made by any method, e.g., cash, check, ACH, and online payments etc.

***NOTE**: Payments can be located by this search function whether the batch containing the payment is posted or still pending*. To search for a payment, complete the following steps:

91. Select **Homeowners**/*Payment Search*, then search for and select the desired association, or choose *All Associations* to search for a payment that may have been misapplied.

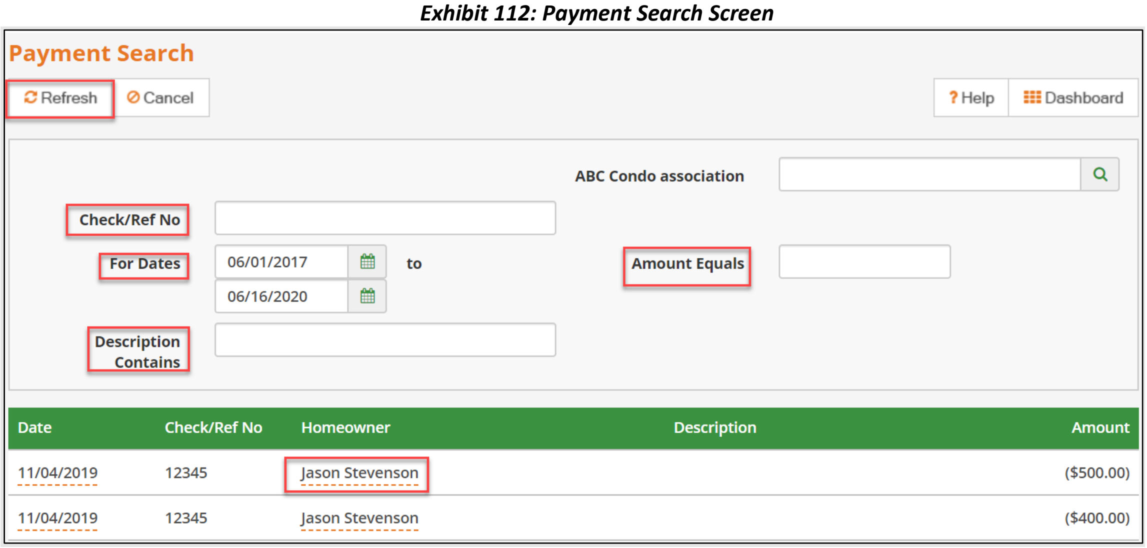
92. Complete any of the following fields to search for a specific payment and click **Refresh**:
    9. Check/Ref No
    10. For Dates

11. Amount Equals
12. Description Contains

***NOTE**: All fields do not have to be completed in order to use this search function. A user may enter just a check number or amount and the date range to complete the search.*

Transactions matching the search criteria will display on the screen. Click on the date or the homeowner's name to go to the *Transaction History* screen.

Exhibit 112: Payment Search Screen



If it is determined that a payment was applied to the wrong homeowner ledger or that a portion of the payment should be recorded on another homeowner's ledger, see the section

Moving Payments.

Skipped ACH Payments

During the process of daily bank reconciliation, a user may determine that the deposit for homeowner ACH payments cleared the associations bank account for less than the total deposit recorded in CINC. This will occur when a homeowner or multiple homeowners ACH payments that were included in the CINC batch are skipped, meaning the homeowners bank accounts were not drafted as expected.

ACH payments are skipped for a homeowner when any of the following conditions exist:

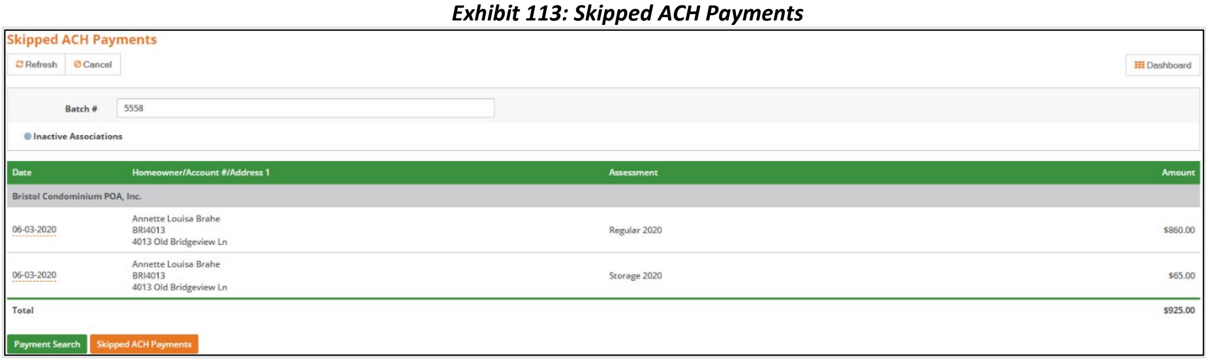
- The homeowner's **Property Status** is changed to *Previous Owner*.
- The homeowner's **Property Status** is changed to a status that has the Stop Pay box checked in the dropdown options.
- The homeowner is checked for block payments on the *Primary Homeowner Information* screen.
- The homeowner's billing type is changed from *Automatic ACH* to another billing type.

Use the *Skipped ACH Payments* screen to view a list of homeowners whose ACH payments did not process by completing the following steps:

93. Select **Homeowners**/*Payment Search* and click on the Skipped ACH Payment tab. Enter the batch number of the ACH batch to review and click **Refresh**. ***NOTE**: If no results are returned and there are issues with the bank reconciliation due to an ACH batch, log a case with Support. If this screen returns a list of skipped homeowners, perform Step 2*.

94. Click on the underlined date to be taken to the homeowner ledger to void the payment that did not process. See the section *Void a Payment* for more information. ***NOTE**: Completing the void/return of the skipped ACH payments will allow the bank deposit to match the CINC deposit for reconciliation*.

Exhibit 113: Skipped ACH Payments

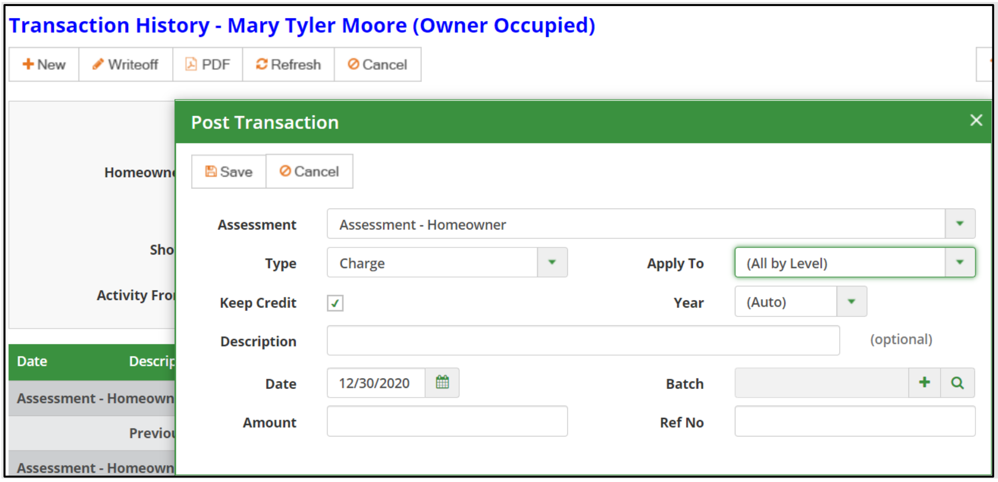


Add a Charge

To add a charge, select **Homeowner**/*Transaction History*, then select a homeowner. Click **New** to display the **Post Transaction** screen. Fill in the screen fields as follows:

- *Assessment*: Must be selected; select the assessment to which the charge should be applied
- *Type*: Charge
- *Apply To*: (All by Level) unless late fee, collection fee or interest is being added
- Year: Default is Auto; update if the charge should be applied in a past or future fiscal year
- *Description*: Default is the assessment description. Add detail if available
- *Date*: Can be current date, past or future date as applicable. For accrual associations, keep in mind that the charge date will be the GL transaction date for income. Charges should not be applied in a closed fiscal period
- *Batch*: Select an existing batch or click the + button to generate a new batch. Group similar charges for the same date together in a batch. Choose separate batches for complex adjustments so the batch can be deleted if necessary
- *Amount*: Enter charge amount
- *Ref No*: Not applicable for charges—leave blank
- *NOTE:* A Manual Posting batch is created and must be manually posted. Click Homeowners/Batch Posting. Find and review batch and make adjustments as needed. Batch Close Date should be the charge date (for past or current charges) or the current date (for future charges)

Exhibit 114: Post Transaction Screen (Add a Charge)



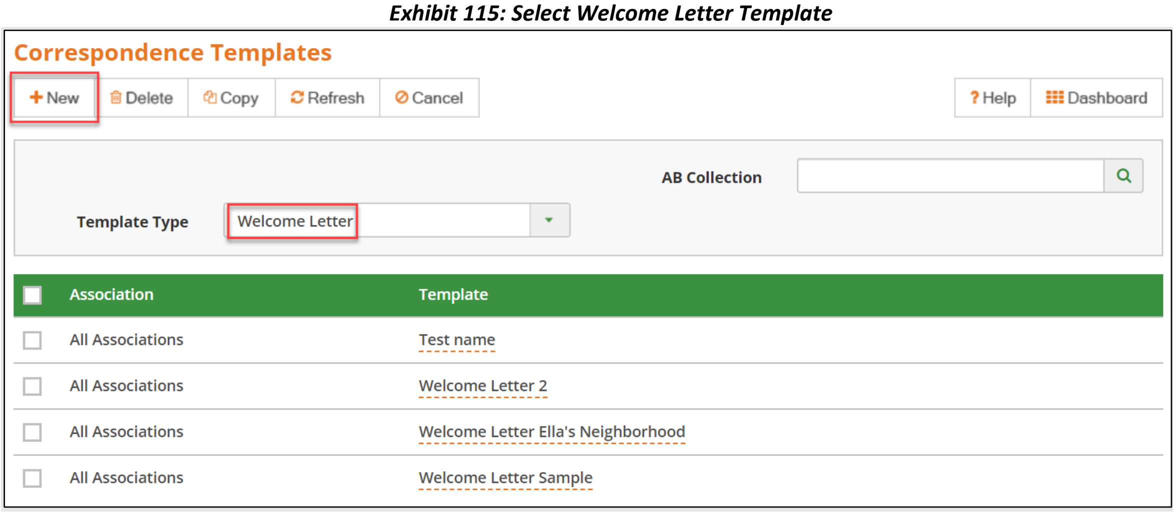
Property Resales and Ownership Transfers

Welcome Letter Setup

Welcome letters may be created and will generate automatically for the new owner once a resale is completed. To create a welcome letter, complete the following steps:

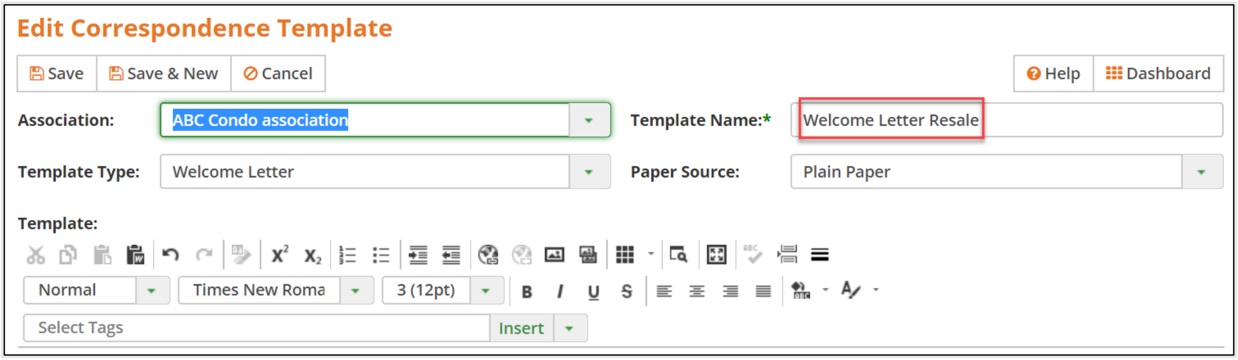
1. Select **Tools**/*Correspondence Template* and search for *All* or a specific association. Choose *Welcome Letter* from the **Template Type** dropdown and click **New**

Exhibit 115: Select Welcome Letter Template



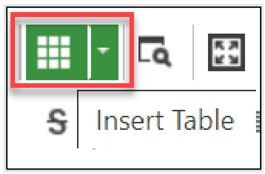
2. Enter a name for the template in the **Template Name** field. ***NOTE:*** Template Name *should be unique for each association's welcome letter*.

Exhibit 116: Create New Welcome Letter Template



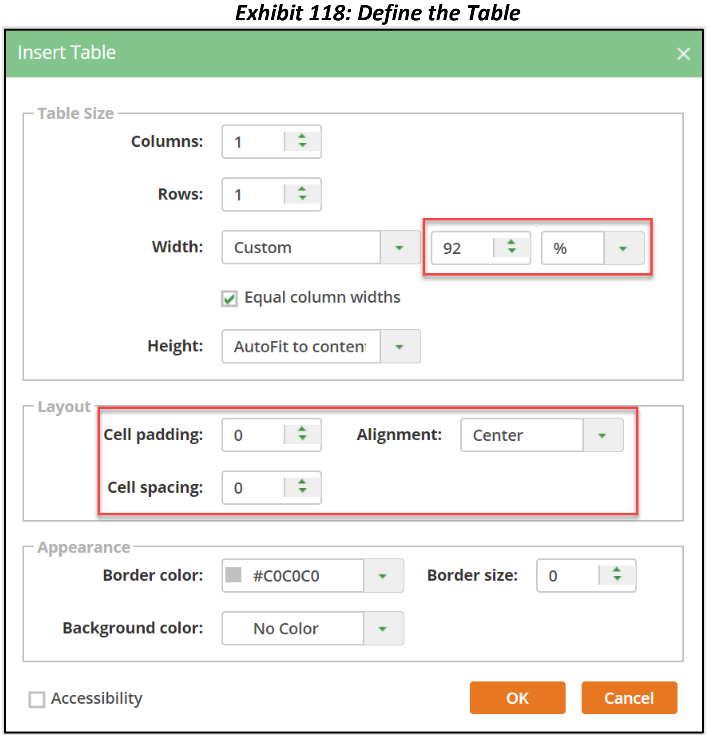
3. In the body of the template, click the **Insert Table** icon

Exhibit 117: Insert Table Icon



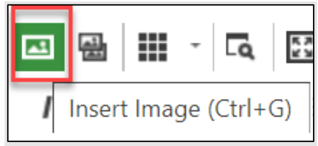
A specific format is required in order to properly maintain the margins of the letter: Cell Padding/ Spacing = **0**, Width = **92%**, Alignment = **Center**. Click **OK** to insert the table. ***NOTE:** This area will be used for the company logo/image (if applicable), and a new row should be added for the text of the letter. A row should also be inserted for every alignment of text needed (left, center, or right)

Exhibit 118: Define the Table



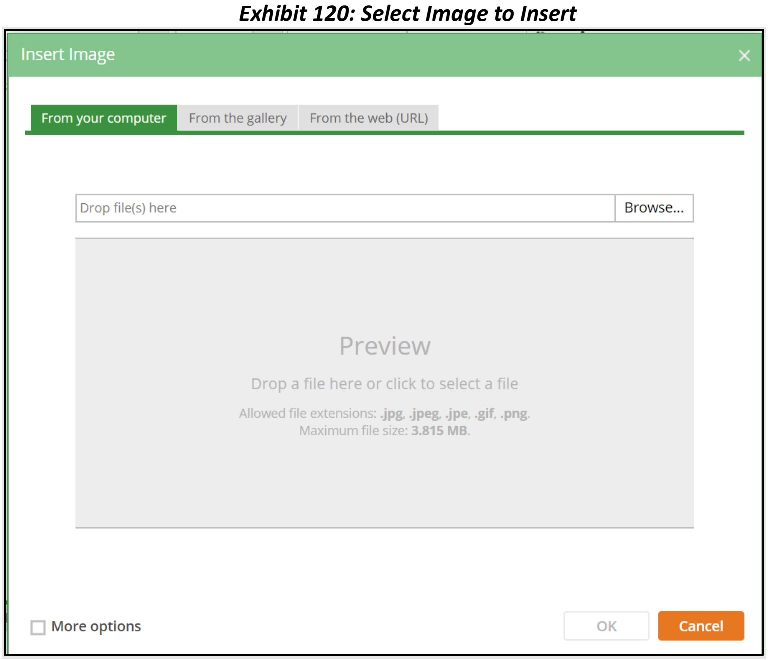
4. Click the **Insert Image** icon and search for and select the desired image for insertion (optional).

Exhibit 119: Select Insert Image



- Search for and select an image to insert. Click **OK**.

Exhibit 120: Select Image to Insert



5. *Merge Tags* may also be inserted in place of an image, to be used as a header with the association name, etc. Choose a tag from the **Select Tags** dropdown, position the cursor in the area within the template where the tag should display, and click **Insert**.

   NOTE: *Tags will insert association and homeowner information as it was set up in the system (Address, etc.)*

Exhibit 121: Insert Merge Tags

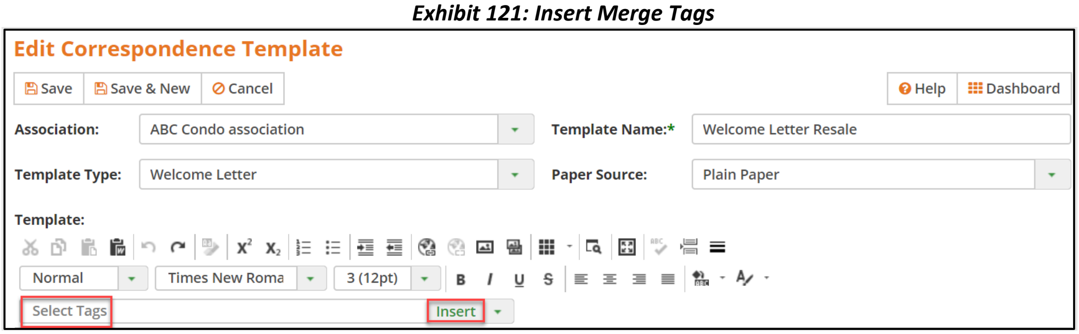
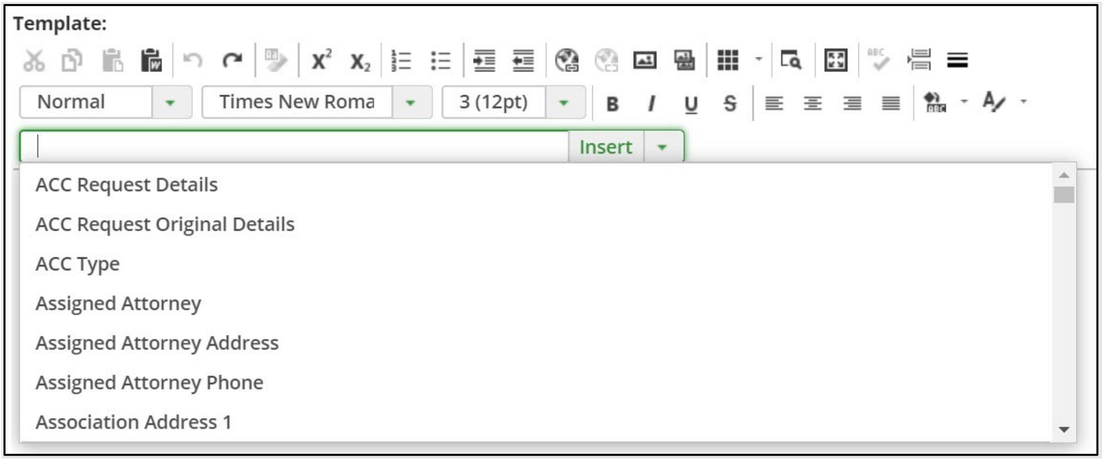


Exhibit 122: Select Merge Tag



Additional tags are available within the system:

13. *Homeowner Name and Address*: Will insert the Property Address information.
14. *Owner Name and Address:* Will insert the Mailing Address information.
15. *HOA Assessment Amount:* Will insert the assessment amount from the homeowner's ledger.

Once the welcome letters have been created for each association,

1. select **Setup**/*Association Setup* and choose an association.

2. Select a *Welcome Letter* template from the **Welcome Letter** dropdown.
3. Click **Save**. When a new owner is added to the association via a resale, the welcome letter will generate overnight and will be available in the queue to print and mail to the homeowner.

Exhibit 123: Select Welcome Letter

To add additional documents to the welcome letter:

1. Go to the *Association Information* screen, click on the **Notes** tab, and click **New**.

Exhibit 124: Notes Tab

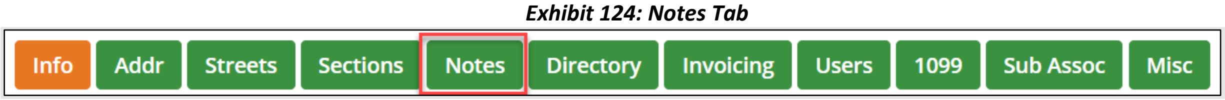
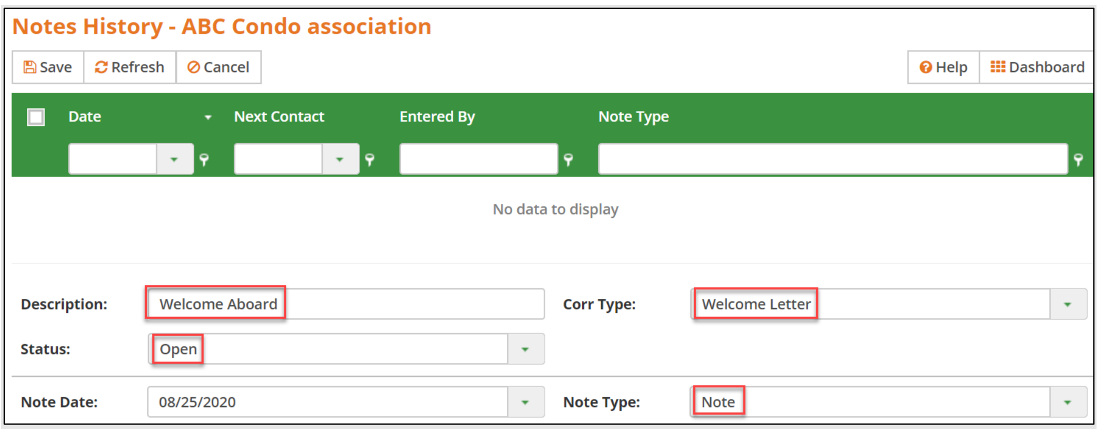


Exhibit 125: Add Documents to Welcome Letter

2. Enter the following fields and click **Save**:

    16. **Description:** Enter a description for the new note
    17. **Corr Type:** Select the welcome letter correspondence type from the dropdown
    18. **Status:** Select *Open* from the dropdown
    19. **Note Type:** Select *Note* from the dropdown

Exhibit 126: Add Additional Notes



3. Once the note is saved, a fillable attachment field will appear. Click **Manage**, then **Choose File** to browse to the documents to be added as part of the welcome packet.
4. Click **Save** after each addition.

Exhibit 127: Attachments Bar Displays

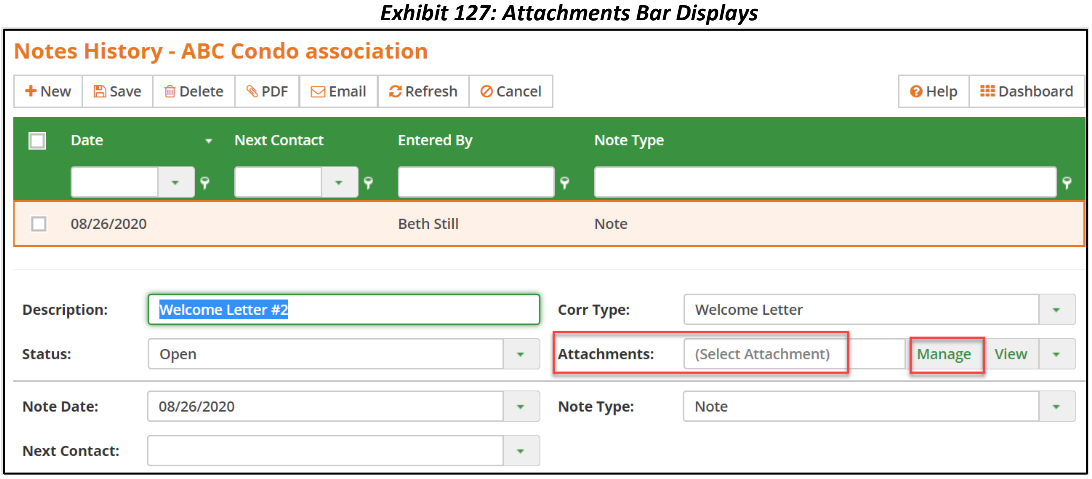
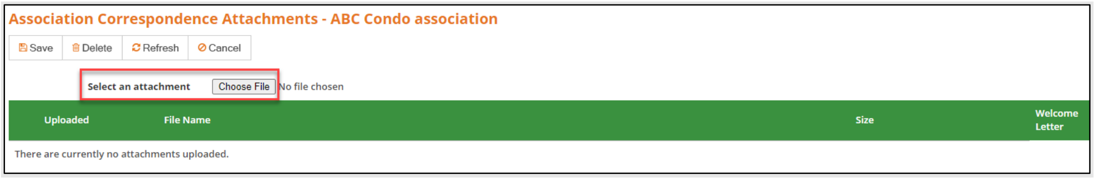


Exhibit 128: Association Correspondence Attachments



- If multiple documents will be added, enter the order in which to display the documents within the packet on the *Attachments* screen. Complete this step until all attachments have been added

Exhibit 129: Add Attachments to Correspondence

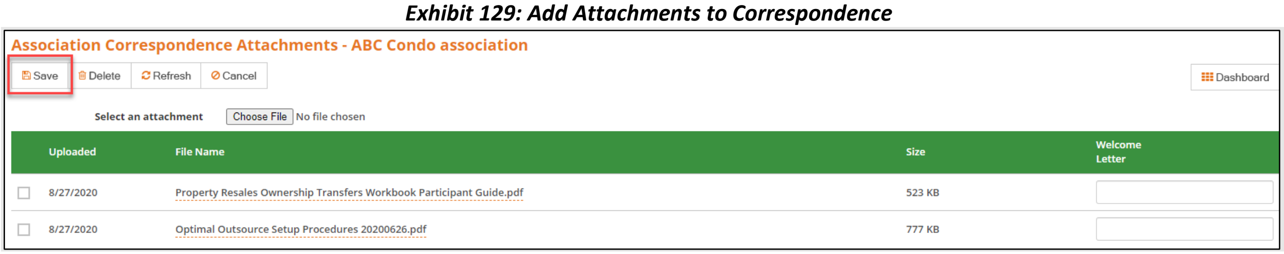
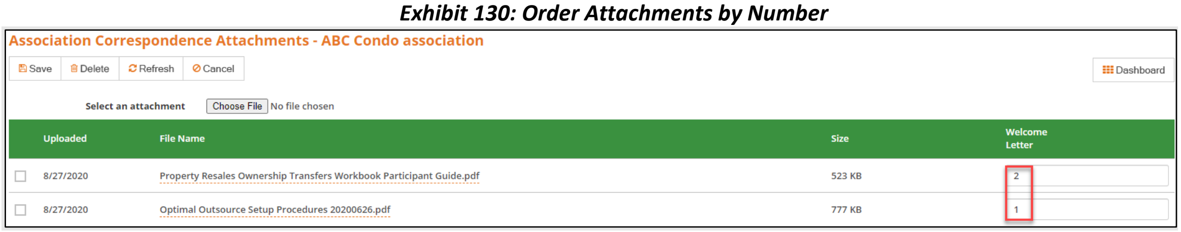
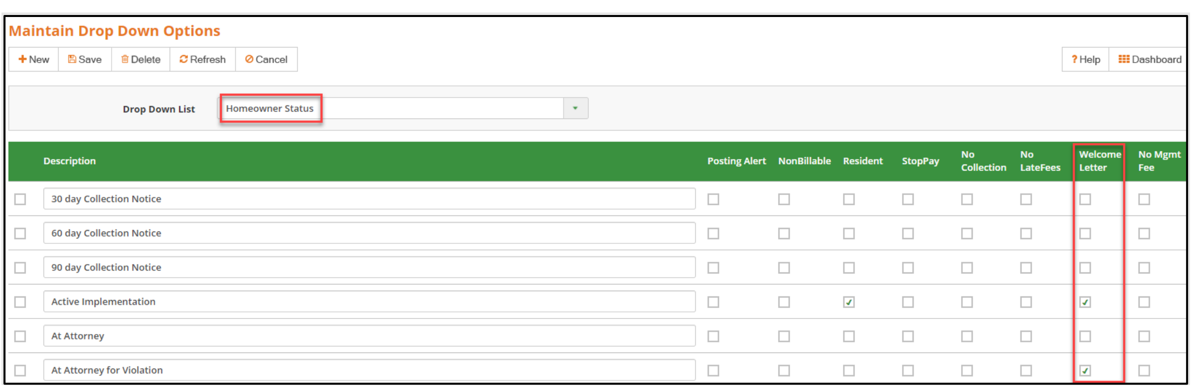


Exhibit 130: Order Attachments by Number



NOTE: If attachments are included as part of the welcome letter, they will be generated with the letter in the queue once a resale is completed.

- The *Homeowner Status* used for the new owners must be flagged to generate welcome letters as part of the automated process. Select **System**/*Dropdown Options* and select *Homeowner Status*. Select the applicable new owner statuses and check their boxes in the *Welcome Letter* column. Click **Save**



Processing Resales/Ownership Transfers

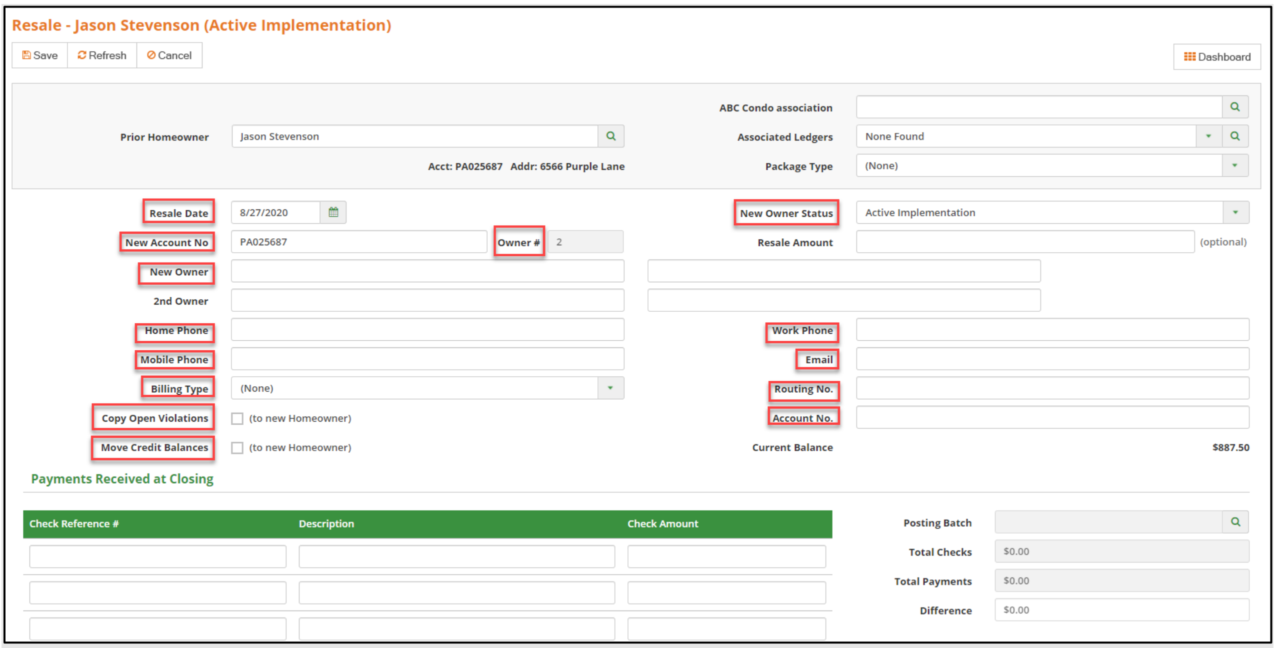
To process a resale, complete the following steps:

95. Select **Homeowners**/Homeowners, then search for and select the seller's account. ***NOTE:** It is important to review the seller's ledger prior to completing the resale in the event funds need to be moved, charges waived, etc. Make any necessary corrections and/or changes to the seller's Transaction History screen before processing the resale.

96. Click the **Resale** tab and enter the following information. Click **Save** to post the resale.

Exhibit 131: Resale Tab

Exhibit 132: Resale Screen



20. **Resale Date:** Enter the sale/settled date (date will prefill to today's date).
21. **New Owner Status:** Select the applicable status for the buyer from the **New Owner Status** dropdown.
22. **New Account Number:** Account number will prefill from the seller's account.
23. **Owner Number:** CINC will update the owner number to the next available number.
24. **New Owner:** Enter the buyer's name.
25. **Contact Information:** Enter the phone numbers and email address for the new owner, if applicable.
26. **Billing Type:** Select the billing type for the new owner. This field will prefill with the default billing type of the association.
27. **Routing/Account Numbers:** If the new owner wishes to pay by ACH, enter their routing and account numbers. The **Billing Type** must also be set to *Automatic ACH.*

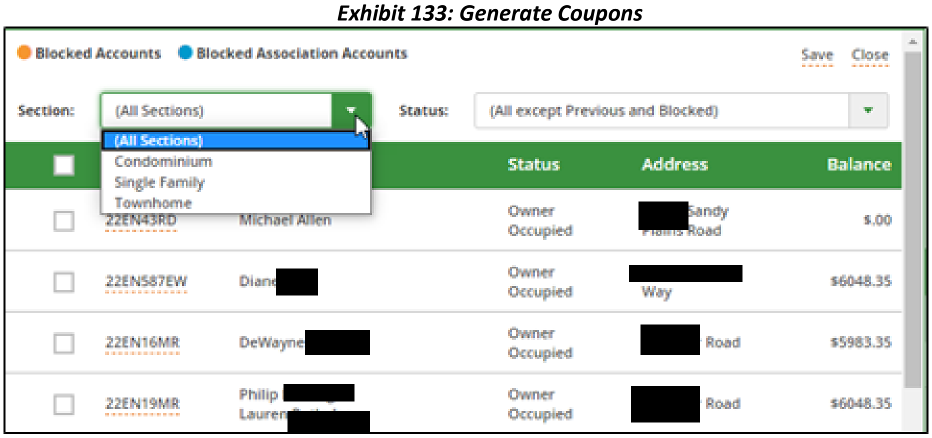
28. **Copy Open Violations:** To transfer open violations to the new owner, check the **Copy Open Violations** box.
29. **Move Credit Balances:** To transfer credit balances to the new owner, check the **Move Credit Balances** box.

Generating Coupon Files

CINC allows users to generate coupons for printing in-house or to generate a coupon file to upload to a third-party vendor for the creation of coupon books. ***NOTE**: Currently files can be generated and are compatible with the following vendor formats:* Bank-A-Count, Best Bill, Optimal Outsource, *and* SouthData*. A coupon interface must be selected to produce files specific to the vendors listed.* Complete the following steps:

97. Select **Homeowners**/*Generate Coupons*, then search for and select the desired association. Complete the following fields:
    30. **Billing Formats**: Check the box next to the **Billing Format/Type** for which to generate coupons. The system will default this field to *Coupons*
    31. **Billing Status:** Select the **Billing Status** of *Billable* or *Non-billable* homeowners. The system will default this field to *Billable Homeowners*
    32. **New homeowners added between:** Select the from and to date to target new homeowners added through the resale/ownership change process. ***NOTE**: The dates selected are relative to the completion date of the resale process in CINC and not the actual settled date*
98. Click the to select the homeowners based on the parameters selected above. The list of homeowners returned can be sorted by clicking on the column headers in the green bar in order to re-sort the list by name alphabetically or by the address. ***NOTE**: The list may be filtered further to target a section of homeowners*.

Exhibit 133: Generate Coupons

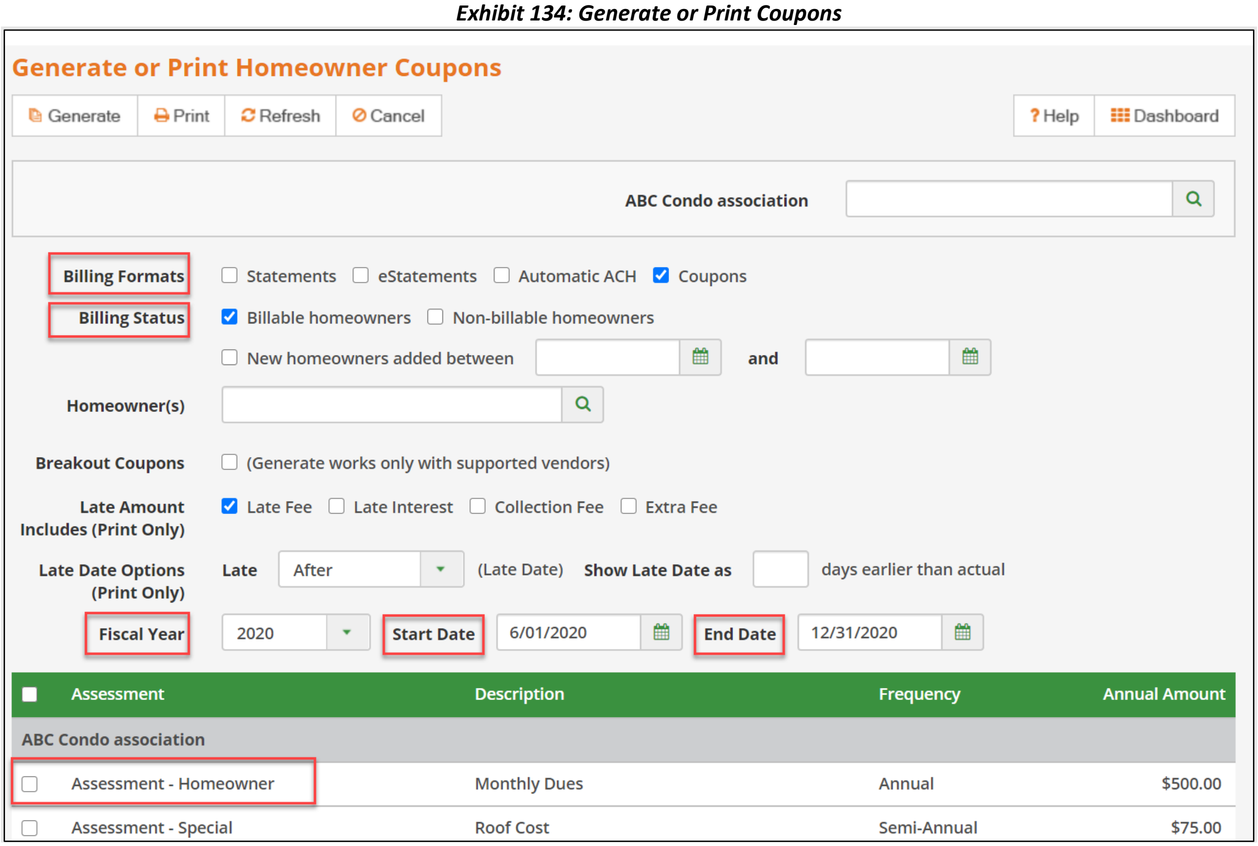


99. Check the check-all box in the green bar to select all homeowners listed in the search results or check the box beside the account number(s) for accounts for which to generate coupons
100. Complete the following fields:
    33. **Breakout Coupons**: Lists multiple assessment charges on one coupon with a total. There are additional setup steps needed to define up to four assessments and their order on the

Systems Assessments screen. A customer support case must be submitted to define the labels for each assessment to be included in the file. ***NOTE**: This function is available only for in-house printing and when generating a file for SouthData*

34. **Late Amount Includes:** Check the box next to the *Fee Type* to include on the coupon (this is for printing in-house only)
35. **Late Date Options:** Select the *Late After* option (this is for printing in-house only)
36. **Fiscal Year:** Select the *Fiscal Year* for which to generate coupons
37. **Start/End Dates:** Enter the start and end dates for billing. Enter the actual billing day for the *Start Date*. The *End Date* will default to the last day of the current calendar year
38. **Assessment:** Check the box next to the assessment(s) for which to generate coupons. ***NOTE**: Coupon files can be generated only for Annual, Semi-Annual, Quarterly, and Monthly frequencies. All assessments included in a coupon must be the same frequency

Exhibit 134: Generate or Print Coupons



101. Click **Print** to print the coupon to a PDF. Coupons produced for in-house printing will be found under **Recent Reports** in the left navigation

Exhibit 135: Recent Reports: Coupons

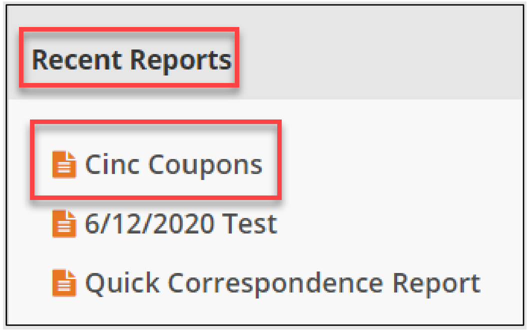
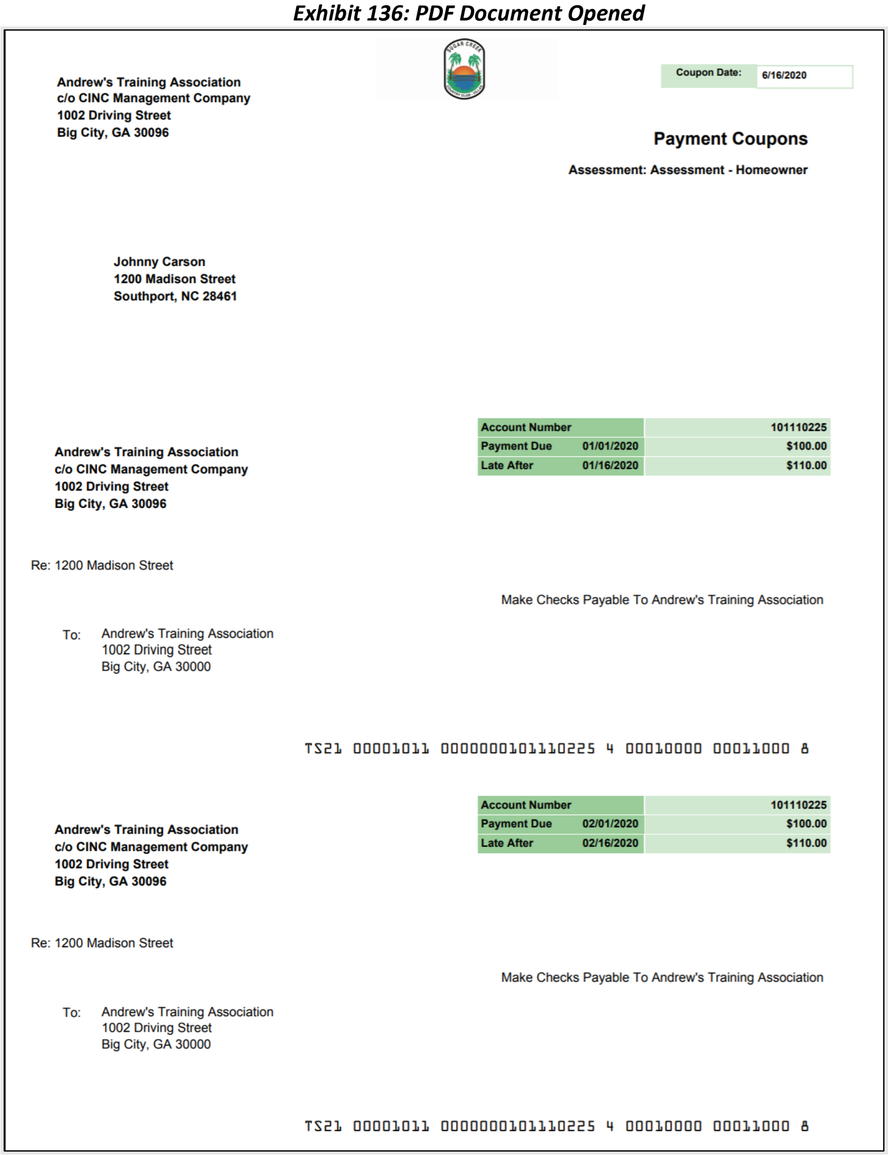


Exhibit 136: PDF Document Opened



Andrew's Training Association
c/o CINC Management Company
1002 Driving Street
Big City, GA 30096

Coupon Date: 6/16/2020

Payment Coupons

Assessment: Assessment - Homeowner

Johnny Carson
1200 Madison Street
Southport, NC 28461

Account Number		101110225
Payment Due	01/01/2020	$100.00
Late After	01/16/2020	$110.00

Andrew's Training Association
c/o CINC Management Company
1002 Driving Street
Big City, GA 30096

Re: 1200 Madison Street

Make Checks Payable To Andrew's Training Association

To: Andrew's Training Association
1002 Driving Street
Big City, GA 30000

TS21 00001011 0000000101110225 4 00010000 00011000 8

Account Number		101110225
Payment Due	02/01/2020	$100.00
Late After	02/16/2020	$110.00

Andrew's Training Association
c/o CINC Management Company
1002 Driving Street
Big City, GA 30096

Re: 1200 Madison Street

Make Checks Payable To Andrew's Training Association

To: Andrew's Training Association
1002 Driving Street
Big City, GA 30000

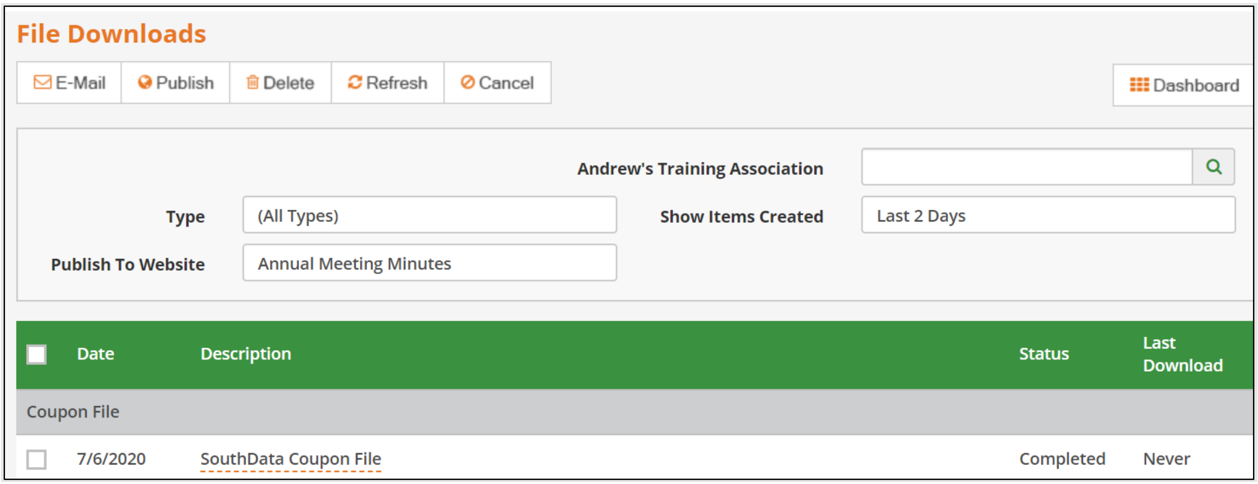
TS21 00001011 0000000101110225 4 00010000 00011000 8

102. Click **Generate** to generate a file to send to the third-party coupon vendor. Files generated for a third-party vendor will be found in the **Queue** on the left navigation bar. If

unable to produce the file, log a case with Customer Support to verify that the appropriate setup steps have been completed

103. Click on the **Queue** link to display a list of available reports. The file will be available for download under the **Coupon File** section. Click on the **Description** to download the file. Save the file as a *.pan* (SouthData Only) or *All Files* document (all other vendors) and send it to the vendor for coupon printing

Exhibit 137: File Downloads Screen



Printing Homeowner Statements

Some associations prefer to deliver billing notifications to their homeowners by producing a billing statement rather than ordering coupons. These statements can be generated on the *Print Statements* screen. To print a statement for a homeowner, Select **Homeowners**/*Print Statements*, search for and select the desired association, then enter the following information.

Generate

- **For Dates:** Enter the date range. Transactions within the dates specified will be displayed on the statement
- **Statement Type:** There are multiple options for **Statement Type.** They are defined as follows:
    - *Paper Statement***:** used for printing in-house statements
    - eStatement: Used for sending the statements by email. *NOTE: An email eStatement template must be set up under Tools/Email Templates to use this function
    - *Statement Files:* Additional setup is required to produce files for the following third-party vendors:
        - SouthData (requires a template code)
        - Optimal Outsource
        - Optimal Outsource Statement File
        - Optimal Outsource Statement File with ACH Flags
        - Bank-A-Count
        - BestBill (requires a template code)

Homeowner Criteria

Criteria selected in this section will determine which homeowners are available through the homeowner(s) search function:

- **Billing Formats**: Check the box next to the appropriate billing formats to determine which homeowners are included in the statement generation.

- **Billing Status**: Select the **Billing Status** of Billable or Non-billable Homeowners. The system will default this field to Billable Homeowners. ***NOTE**: The non-billable status can be used to produce a statement for a homeowner in a non-billable status, e.g., previous owner*

- **New Homeowners Added Between:** Select the from and to date to target new homeowners added through the resale/ownership change process. ***NOTE**: The dates selected are relative to the completion date of the resale process in CINC and not the actual settled date*

- **Collection Levels to Exclude:** Select if applicable. This is used to exclude homeowners from the statement generation at a collection level that should not receive a billing statement, e.g., attorneys.

- **Balance Filters**

    - **Today's Balance At Least:** If set, returns homeowners with a current balance greater than or equal to the amount specified.

    - **And/Or Less than or Equal To:** If set, returns homeowners with a current balance less than or equal to the amount specified.

    - **Balance Older Than**: Returns a list of homeowners whose balance is aged at least the number of days chosen (30, 60, or 90).

    - **Include Posted Payments Only:** When off, the statement includes both the posted and unposted payment amount in the Aged Balance. When on, the statement includes only the posted payment amount in Aged Balance. This toggle is turned off by default.

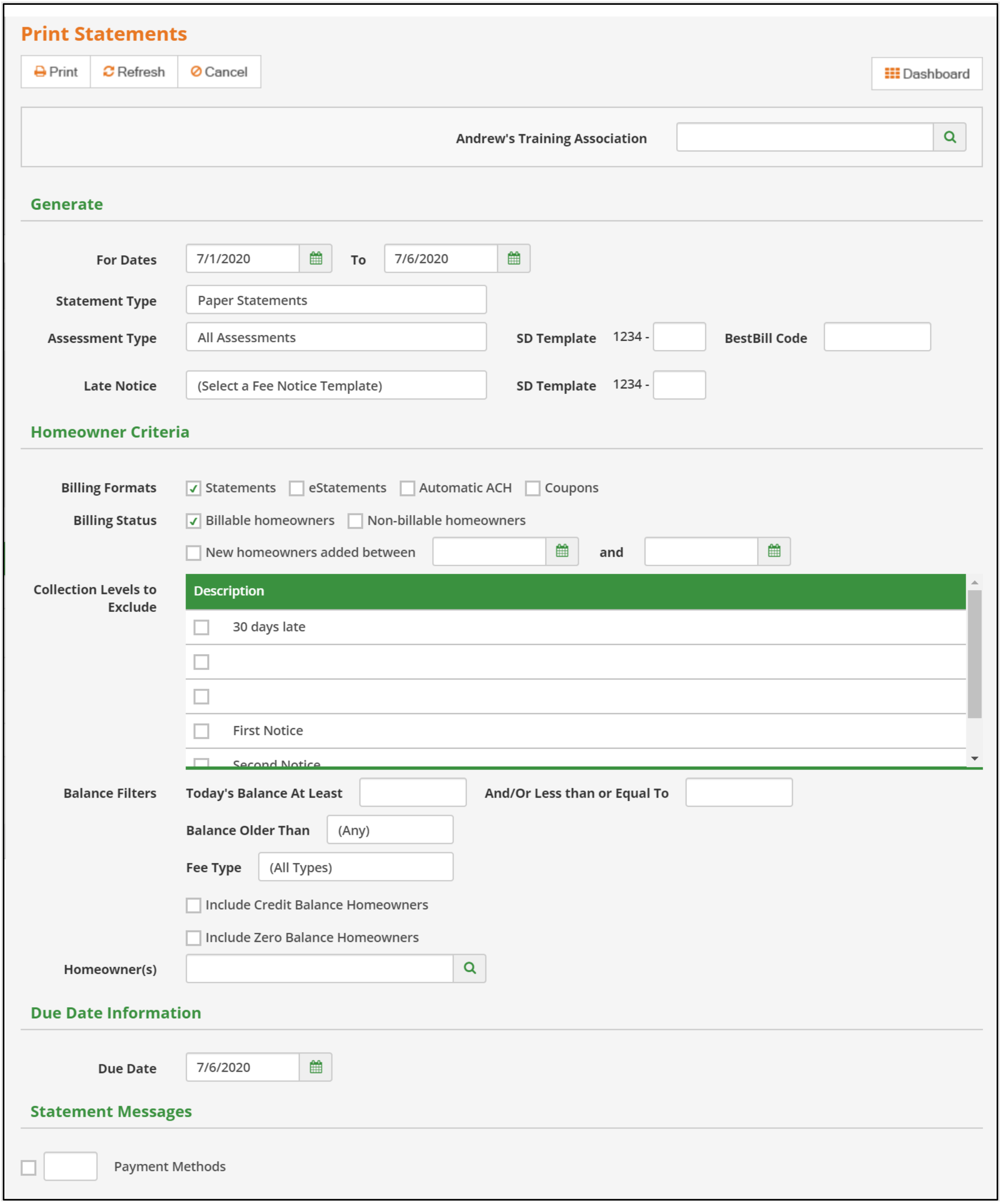
- **Homeowner(s)**: Click the magnifying glass to search for a specific homeowner. The homeowner list displays **Account**, **Homeowner** name, **Status**, **Address**, and **Balance** including aged amount.

Due Date Information

- **Due Date**: Enter the **Due Date**. ***NOTE**: If a Due Date for a statement is entered and it is not included on the printed statement, log a case with Customer Support to update the statement report to include this information

- **Statement Messages:** Select messages and the order in which they should appear on the statement. Statement messages may be created under **Setup**/*Statement Messages*

Exhibit 138: Print Statements Screen



Click **Print**. A PDF file will generate for statements under **Recent Reports** on the left navigation menu.

***NOTE**: If a third-party vendor statement type is selected, the file will be available in the **Queue** on the left navigation bar.*

Statement Scheduler

Users can set up a recurring schedule to automatically produce statements for their homeowners. This feature allows statements to be scheduled by choosing one of four frequencies (annual, semi-annual, quarterly, monthly) with the desired start date. ***NOTE**: Since billing frequencies and settings may be different for different assessments and groups of homeowners (sections), multiple schedules may be set up.*

Complete the following steps to set up a schedule:

1. Select **File**/*Statement Scheduler* and click **New**. Enter or select the following criteria, then click **Save**:

    39. Association
    40. Schedule
    41. Generate
    42. Homeowner Criteria
    43. Due Date Information
    44. Statement Messages

    The parameters for setup are like the *Print Statement* function described on the previous pages with some slight differences. The distinct differences are the date range settings, which offer a choice of options that do not need to be modified, e.g. *From First day of Next Month* to *Last day of Next Month*. There are also added filters that allow inclusion of homeowners by section or exclusion by homeowners by status

Exhibit 139: Schedule Statements Screen

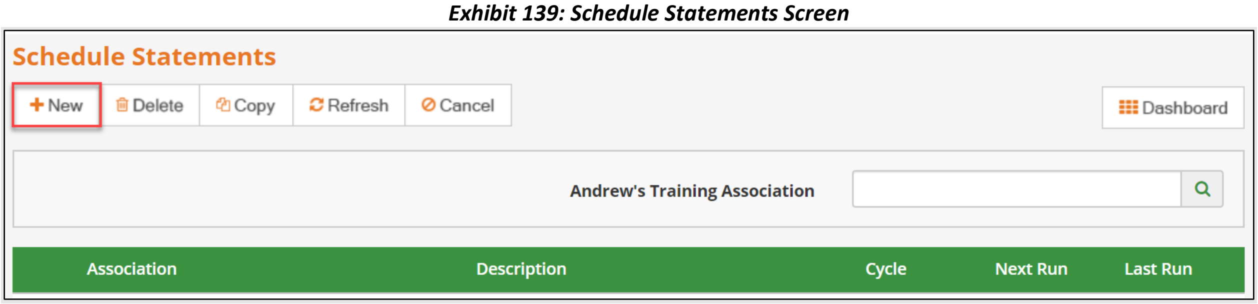
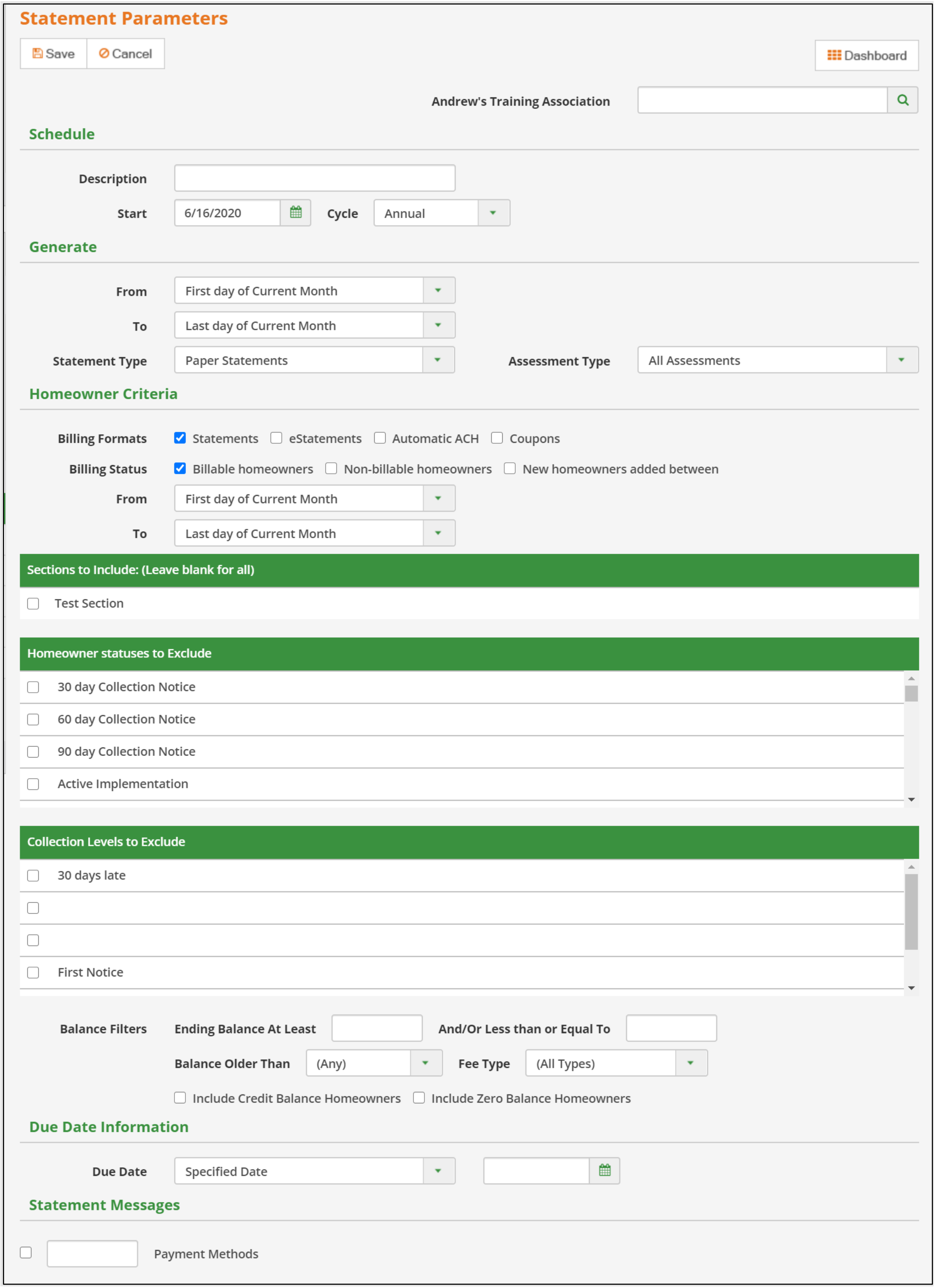
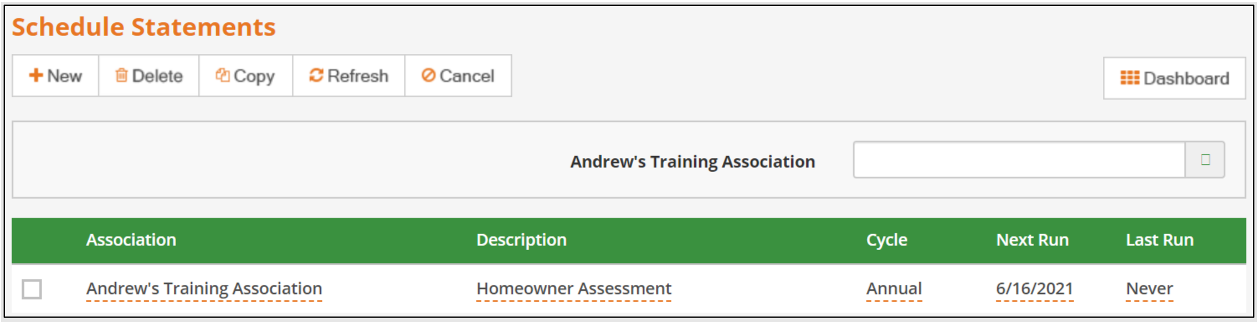


Exhibit 140: Statement Parameters



2. A list of saved scheduled statements will appear on the *Schedule Statements* screen. This list will show all active schedules and give details of the **Next Run** and **Last Run** dates. Statement schedules may be edited or deleted from this screen

Exhibit 141: Saved Scheduled Statements

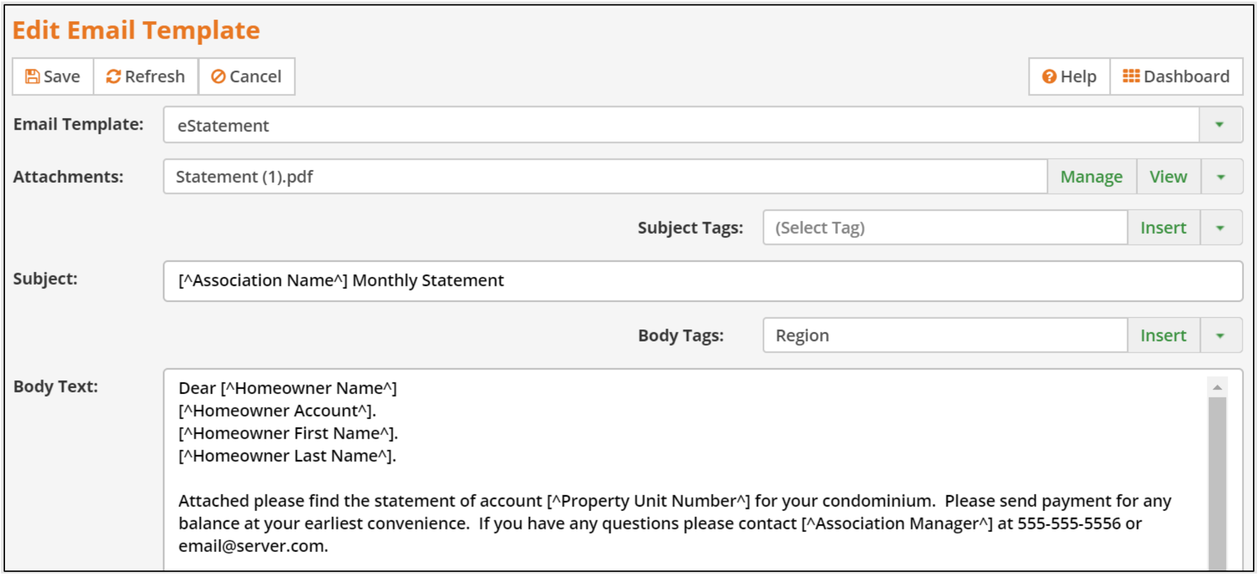


Email Template Setup

Homeowner eStatements are sent as attachments to a specific email template as created in CINC (see section *Generating and Emailing eStatements*). To set up an email template, complete the following steps:

1. Select **Tools**/Email Templates. ***NOTE**: one email template can be created for ALL associations
2. Complete the following template sections and click **Save**:
   45. **Attachments**: Use the **Manage** button to add attachments for use with the template or **View** to view attachments that have already been added
   46. **Merge Tags**: Merge tags are used in the subject line and the body of the email and are designed to pull information matching the tag name from data in CINC
   47. **Subject Line**: CINC recommends using the *Association Name* tag in the subject line to increase the likelihood that homeowners will recognize the email as coming from their association (e.g. *[^Association Name^] Monthly Statement*)
   48. **Body Text and HTML Body**: Users should complete both the **Body Text** and the **HTML Body** as homeowners may have different settings in their email setup. The body of the template can be copied and pasted from a Word document. ****NOTE**: Both body types should contain the same text and tags*

Exhibit 142: Email Template

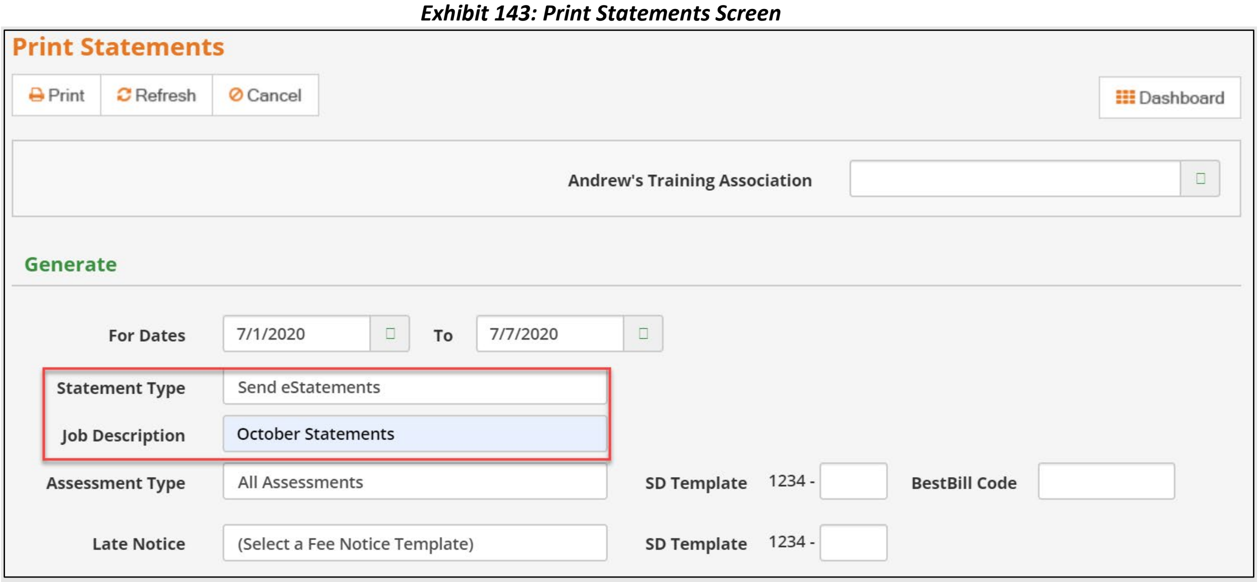


Generating and Emailing eStatements

Once the email eStatements template has been set up, an eStatement job can be generated. To generate and email homeowner eStatements, complete the following steps:

1. Select **Homeowners**/*Print Statements* and enter the applicable fields as listed under the *Printing Homeowner Statements* section.

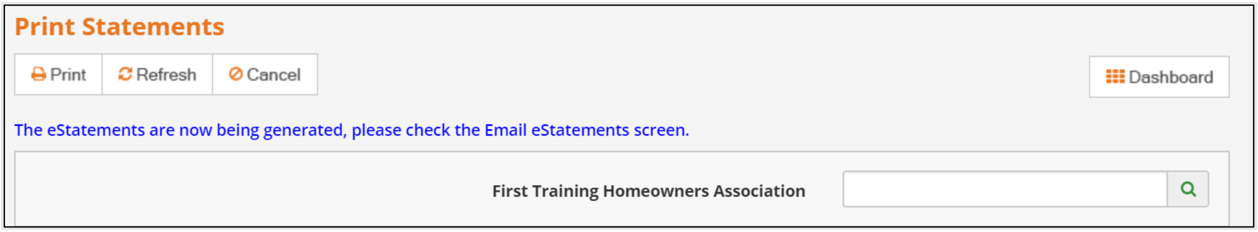
Exhibit 143: Print Statements Screen



2. Select **Send eStatements** from the **Statement Type** dropdown menu and enter a **Job Description** (e.g., *October Statements*).

3. Once all parameters have been selected, click **Print**. A message will appear in blue, indicating that the eStatements are being generated.

Exhibit 144: eStatements Generated Message



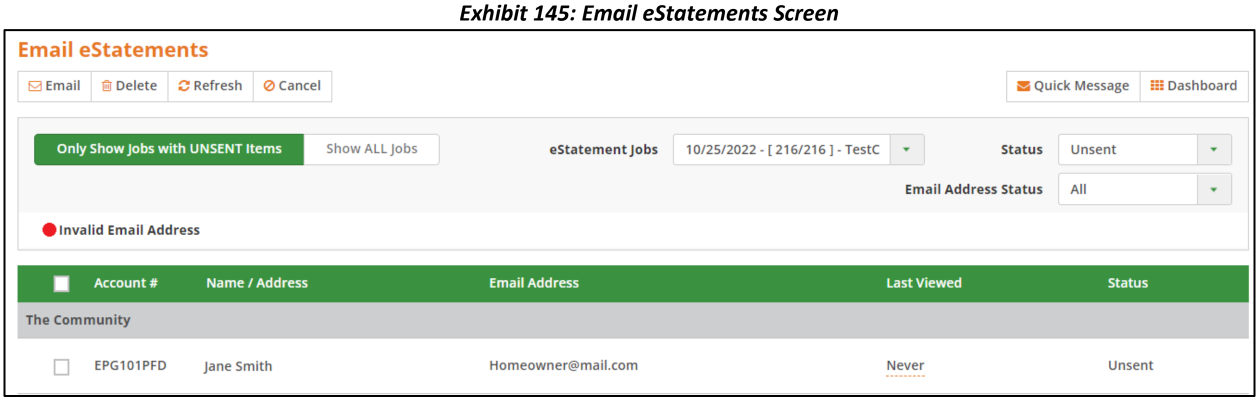
4. Select **Homeowners**/*Email* eStatements and click on the radio button appropriate to the desired view of jobs in the screen. The options are:

   - Show only jobs with UNSENT Items
   - Show ALL jobs

5. Select a job from the **eStatements Jobs** dropdown. A default status of *Unsent* will be set but may be changed to view *All, Sent,* or *Deleted* jobs.

6. Check the box next to the homeowner(s) to whom an eStatement is to be sent and click **Email**. Once sent, eStatements appear on the homeowner **Correspondence Listing** as a **System Note.**

Exhibit 145: Email eStatements Screen



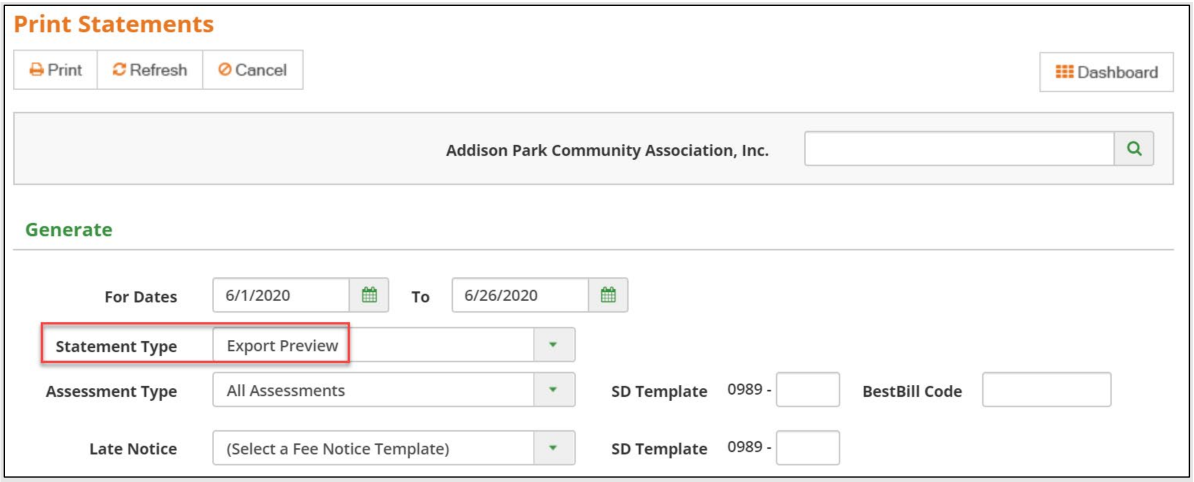
***NOTE**: The status will update to **Sent** for eStatements that are successfully sent. To view further details (e.g., the content of the email), go to the CINC WebAxis admin site under **Administration** and **Review Sent Emails**.*

Export Print Jobs (Optimal/SouthData/LetterStream)

To generate SouthData, Optional, or LetterStream [Company Name] homeowner statements for processing, complete the following steps (see instructions for each company in separate documents):

1. Select **Homeowners**/*Print Statements* and enter the statement criteria as normal. Change the **Statement Type** dropdown menu to *Export Preview* and click **Print** to preview the statement prior to generating the job.

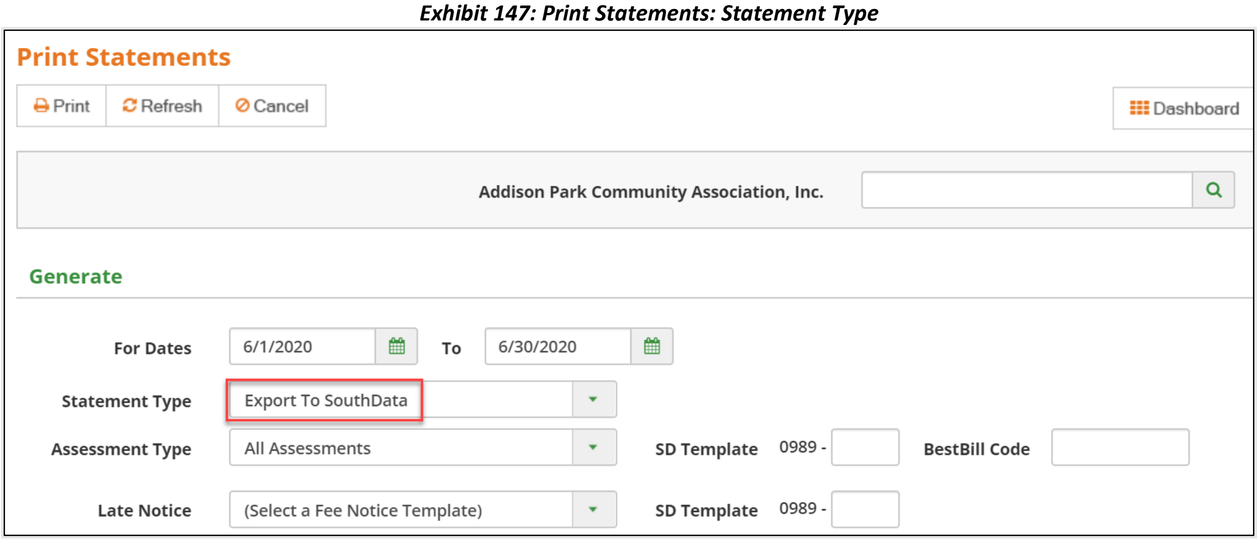
Exhibit 146: Print Statements Screen



2. The *Preview Statement Report* will appear under the **Recent Reports** section. To send a statement print job, on the *Print Statements* screen change the **Statement Type** dropdown to *Export to [Company Name]* and click **Print**. CINC will then generate a print job to approve or decline from the **Homeowners**/*Export Print Jobs* screen.

   NOTE: *The* Export to [Company Name] **Statement Type** *is also available on the* Statement Scheduler *screen*

Exhibit 147: Print Statements: Statement Type



Once a statement job is approved from the *Export Print Jobs* screen, a file is sent directly to [Company Name] for processing.

Violation Print Jobs

For information on Collections, refer to the document CINC Collections Module*.*

When violation jobs are posted and/or the collections process has run, the print job will appear on the *Export Print Job* screen to **Approve** or **Decline**:

3. Select **Homeowners**/ *Export Print Jobs* and choose the applicable job from the **Print Job** dropdown. The cost of each item in the job will be listed under the *Cost* column.

4. Click **Approve** to approve the entire job. To delete a specific Item from the job prior to approving it, select the item to delete and click **Delete.**

   NOTE: *Clicking* ***Decline*** *will decline and remove the entire job from the* Export *screen.*

Once a job is approved, CINC will send a file to [Company Name] for processing. The cost of the job will be debited automatically from the account that is listed on the ACH form.

Accounts Receivable Reports

Associations with *Accrual* selected as their accounting method for Accounts Receivable have several reports available in the system. These reports provide information regarding the association's homeowner receivables. To run available reports, select **Reports**/*Accounting Reports*. The following reports are recommended for Accounts Receivable functions:

Note: Certain reports feature a Drilldown option, which offers a deeper view of data and values in the report. These reports feature a green indicator on their respective report list screens.

- **Aging Report**: Lists homeowner receivables by age. There are several versions of this report that may be used based on specific needs. Report parameter options:
  - **Association**: Select one or all associations.
  - **End Date**: The end date will maintain the last date selected but can be changed.
  - **Homeowner Status**: Check the box of each status to include in the report.
  - **Collection Status**: The default is All but can be changed generate the report specific to a collection status. ***NOTE**: Selecting a Collection Status will affect the report only for associations that have enabled the collections module.
  - **Display Collection Status**: Check this box to show the current collection status as part of the report. ***NOTE**: Checking this box will affect the report only for associations that have enabled the collections module.

- **Display Collection Attorney**: Check the box to show the attorney assigned to the account through the collections process. ***NOTE**: Checking this box will affect the report only for associations that have enabled the collections module.

- **Include Detail:** Check this box to include the detail of each assessment with an unpaid balance.

- **Include Notes**: The default is **None**. Users can select one of the following options from the dropdown:

    - **Only Notes Attached to Homeowner Assessments on Report**: this option will display notes added to assessment charges using the Note function on the homeowner ledger. The report will show only notes added for assessments included in the report. This means that if a note is added to a charge that has been paid, it will not be shown on the report.

    - **All Notes for Homeowners on Report**: This option will display notes added to assessment charges using the Note function on the homeowner ledger. The report will show ALL notes added for any assessment even if the assessment has been paid. This means that if a note is added to any charge, it will not be shown on the report.

- **Include Credit Balance**: Check this box to include credit balances for any assessment and prepaid. ***NOTE**: CINC recommends checking this box as well as the **Include Detail** box to produce a report that will assist in finding credit balances that are applied to assessments, as these credits will reduce the accounts receivable balance.

- **Include Posted Payments Only**: Check this box to include payments for which batches have been posted. This will include payments with a batch close date that is equal to or less than the end date selected for this report. ***NOTE**: CINC recommends checking this box.*

- **Include Homeowner Name**: Checkbox is defaulted to checked in order to show the homeowner name.

- **Include Homeowner Address**: Checkbox is defaulted to checked in order to show the street address, unit, and lot #.

- **Sort by**: Choose from several different sort options to arrange the report based on board members' preference. (Account No, Address, Balance (Highest first), Balance (Lowest first), Last Name, Lot #, Unit #)**.**

49. **Receivables Type Balance Report:** Transaction activity report by assessment that includes previous balance, billing (charges), receipts (payments), adjustments, prepaid, and ending balance per assessment

This is a good report to use when determining payments that are applied to specific assessments, e.g., Special Assessments*. It can provide the total amount for transfer from operating funds to a special assessment bank account if the association is required to maintain a separate account*.

1. Click on the desired report and enter the necessary fields. Click **PDF, Word,** or **Excel** to run the report in the specific format. ***NOTE:** PDF is the recommended format for CINC.*

2. When the report is ready to view, it will be listed under the **Recent Reports** heading on the left navigation toolbar. Click on the report name to open it in the selected format.

Help Functions

Help functions are available within CINC to assist users with the navigation and use of the system. Functions include the following:

- **User Training Guide**: The full *CINC Training Users Guide* can be found under **Help**/*User Training Guide*. Click on the + sign next to OVERVIEW to access each section of the manual. Click on a section or the combined document link; the selection will open a PDF that can be downloaded

- **Webinar Schedule:** The Webinar Schedule is located under **Help**/*Webinar Schedule*. This screen displays a list of upcoming and pre-recorded webinars. ******NOTE**: There is a section of recommended videos for those who are new to CINC*

- **On-Screen Help Buttons:** Help buttons are available in the top-right corner of designated screens, e.g., the *Homeowner Listing* screen. Click the **Help** link to open a new window containing the following information related to the specific screen:
  - *Overview*: Details the functions that exist on the screen in view
  - *Security Permissions*: Shows permissions needed to use the screen
  - *Special Cases/Notes*: Contains best practice tips for using the screen
  - *Usage*: Provides step by step instructions for using each function on the screen
  - *Related Topics*: Provides a list and links to other functions related to the screen. Click on one of the related topics to be taken to the same options for that function

- **Find an Answer:** *Find an Answer* is located under **Help**/*Support* if available. A new window will open into CINC's Salesforce ticketing database. Click *Find an Answer* and enter a keyword to search for related results. A list of knowledge articles will display in relation to the desired topic. Click on an article to read information regarding the keyword used in the search. ***NOTE**: A list of previously submitted cases related to the search keyword will be displayed. Click on a previous case topic to see responses as they may contain answers to questions. ***NOTE**: If Support is unavailable, see the system admin for access*

- **Submit a Case**: Located under **Help**/*Support* (if available). A new window will open into CINC's Salesforce ticketing database. Click on the *Submit a Case* tab to submit a case to the CINC Support Team (see the screen for more information regarding case processing and business hours)

  ***NOTE**: This feature is not available to customers that are still in implementation. These customers should send their questions to their Implementation Project Manager.*

  ***NOTE**: If support is unavailable, see the system admin for access.*

  ***NOTE**: If there is an issue and the system is unavailable, send an email to support@cincsystems.com. If the issue is OPERATION CRITICAL, make that the subject line of the email to alert leadership and to ensure proper resources are aware of the issue.*

Appendix A: Data Standards

General Standards

- Data, including all names and addresses, may be entered in ALL UPPER CASE, but should be entered in proper case to enhance readability and create a more professional presentation.
- With the exception of the hyphen in the Zip+4 Code, use of punctuation should be limited to adhere to postal service standards and save space for more meaningful characters.
- Standardized address information should be used to provide a more professional presentation, enhance the processing and delivery of mail, and provide potential cost reduction opportunities through improved efficiency.
- Standardized address information may be fully spelled out but should be abbreviated using the postal service standard abbreviations to provide a common approach that will accommodate longer addresses and avoid truncation of data by any system that might utilize the data.
- Using standard address information and eliminating extraneous information that can confuse postal service personnel or be misread by postal service equipment will also help support prompt and accurate delivery of any mail.

Address Standards

These standards apply to associations, banks, vendors, buildings, units, and residences:

- Include the "st", "nd", "rd", and "th" suffixes on numeric street names
  - 1234 SE ***56th*** St

- Abbreviate all directional prefixes (N, NE, E, SE, S, SW, W and NW)
  - 1234 ***SE*** 56th St

- Abbreviate all post-directional suffixes (N, NE, E, SE, S, SW, W and NW)
  - 1234 56th St ***SE***

- Abbreviate all street name suffixes using postal service standards

Ave	(Avenue)	Expy	(Expressway)	Pl	(Place)
Blvd	(Boulevard)	Fwy	(Freeway)	Rd	(Road)
Cay	(Cay)	Grv	(Grove)	Rte	(Route)
Cir	(Circle)	Hwy	(Highway)	St	(Street)
Cres	(Crescent)	Ln	(Lane)	Ter	(Terrace)
Cswy	(Causeway)	Lndg	(Landing)	Tpke	(Turnpike)
Ct	(Court)	Mnr	(Manor)	Trl	(Trail)
Cv	(Cove)	Path	(Path)	Way	(Way)
Dr	(Drive)	Pkwy	(Parkway)		

- Include secondary address unit designators in the primary delivery address line where possible
- Abbreviate all secondary address unit designators using postal service standards
    - o 1234 SE 56th St ***Ste 101***

Apt	(Apartment)		Fl	(Floor)		Ste	(Suite)
Bldg	(Building)		Rm	(Room)		Unit	(Unit)

- The pound sign (#) should not be used as a secondary unit designator if the correct designator is known and where the pound sign (#) is used, there must be a space between the pound sign and the secondary number
    - o 1234 SE 56th St ***# 101***
- Post office boxes should be abbreviated in proper case without punctuation
    - o ***PO Box*** 1234
- City names should not be abbreviated unless absolutely necessary
- Any alternate address that is directed to a person other than the resident should have the first address line begin “c/o” (in care of—lower case) if the resident is an individual or a company:

Current Resident
c/o Sally Smith
1234 SE 56th St
Haines City FL 33844

Current Resident
c/o ABC Management Company
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