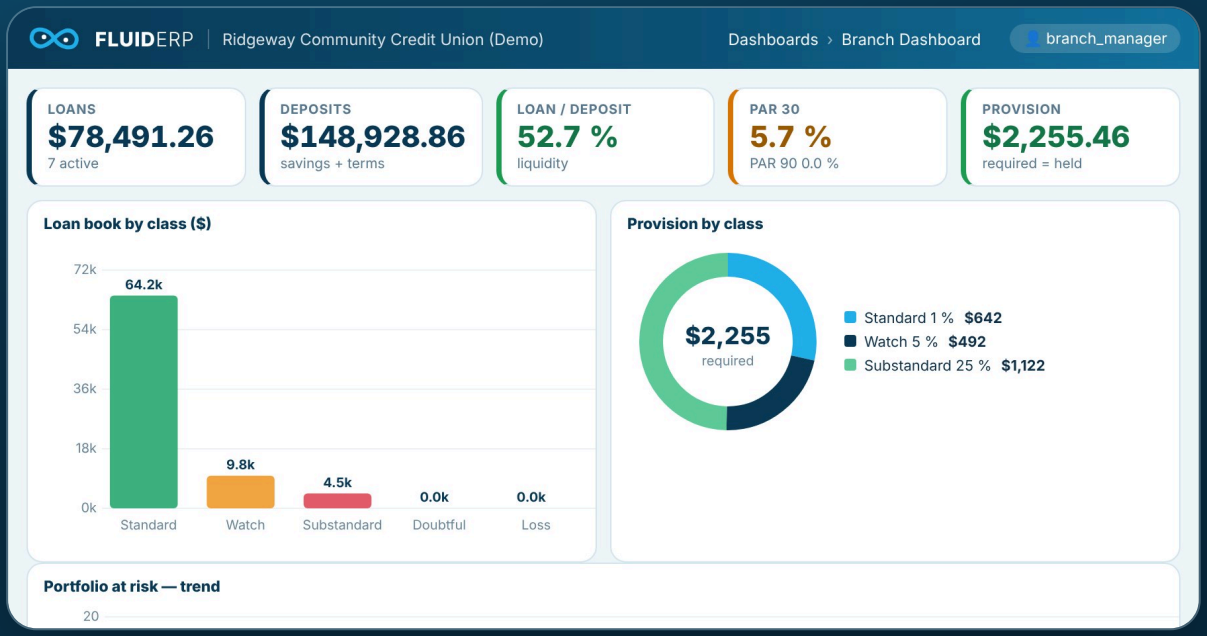
FLUID ERP · USER MANUAL

FLUID Finance

Typed once. Scheduled, posted, provisioned.

Loan origination with policy appraisal, segregation of duties, amortisation schedules, disbursement, repayments allocated oldest-first, APS 220 classes and provisioning, savings, term deposits, teller shifts and AML alerts — each captured once.

Appraisal against policy | Maker–checker approval | Schedules to the cent | Arrears & APS 220 | Provisioning | Tellers & AML



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1 About this manual

This manual explains how to run a credit union or community lender on FLUID Finance: capturing and appraising loans, approving with segregation of duties, generating schedules, disbursing, receiving repayments, managing arrears, writing off and provisioning, running savings and term deposits, closing teller shifts, raising AML alerts, and reading the dashboards, reports and matching screens. The worked examples follow Ridgeway Community Credit Union on 18 September 2026.

Who it is for

READER	READ THESE CHAPTERS
Loans officers	3, 4, 5, 9, 10
Branch manager	4 (approve, disburse), 5 (write-off, provision), 9, 10, 11
Tellers	5 (repayments), 6
Compliance	7, 9
Members (member app)	8
Administrators	3, 12, 13, Appendix A

Conventions

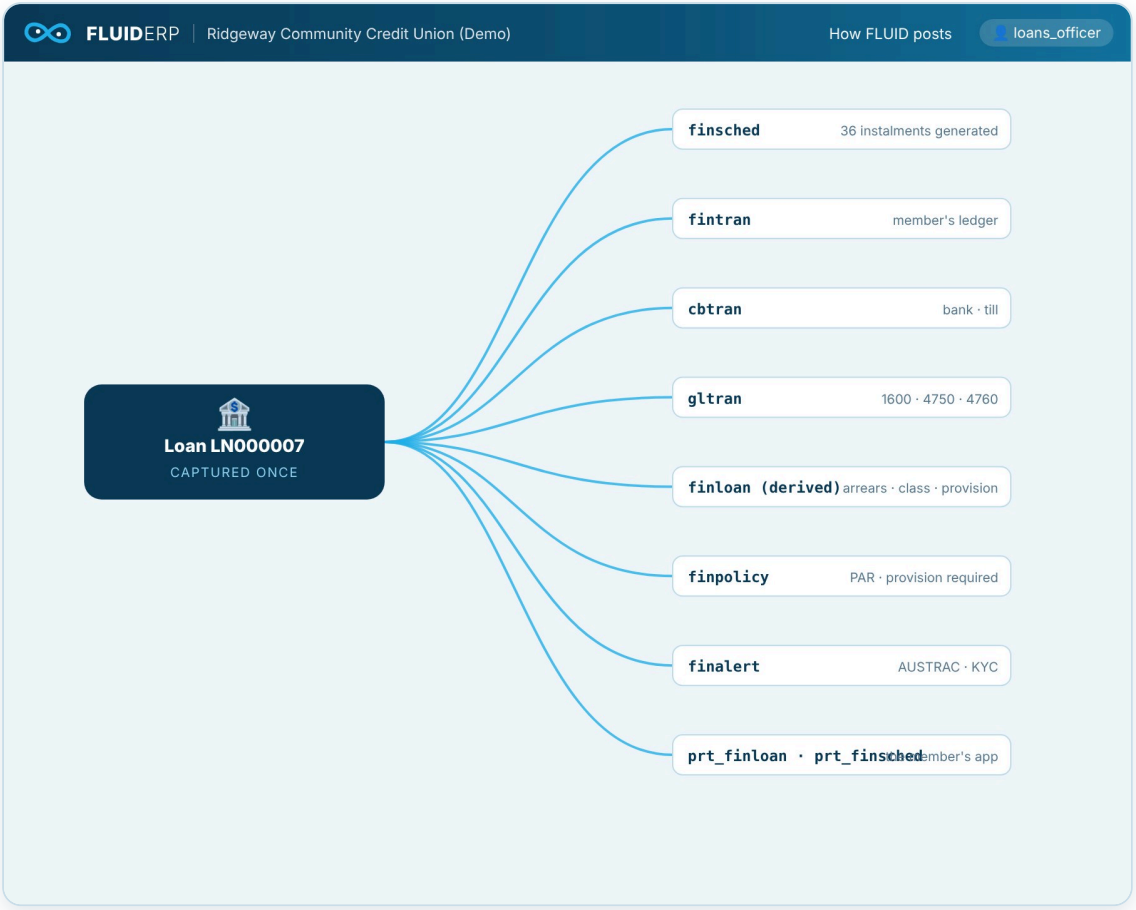
YOU SEE	MEANS
Bold names such as **Shifts**	A tile on the launcher, a screen, a tab or a field label, exactly as it appears in FLUID.
A button with an emoji, e.g. 🚚 **Post the Shift**	A posting button. Posting buttons are aqua; they write to other tables. 💾 **Save** is navy and saves only the record in front of you.
A field marked ƒ	A calculated field. You never type it — the calculation engine fills it from other fields or other tables, and keeps it right when they change.
`mneshift`	The name of the underlying table (collection). Useful when talking to your administrator or reading a report definition.
SH000006, MO000001 …	Record numbers. They are issued automatically by counters and carried on every row a button writes, so you can trace any figure back to the record that caused it.

ABOUT THE EXAMPLES

Members, loans LN000003, LN000005, LN000007 and LN000008, the slips, the term deposit, shift SH000002 and alert AL000001 follow the Stage 65 Ridgeway story; the closing position (loans 78,491.26, deposits 148,928.86, PAR 30 5.7 %, provision 2,255.46) is recomputed from the film's own postings. Some histories are illustrative. Screenshots come from the FLUID Finance demonstration film.

2 How FLUID works: capture once, post everywhere

The loan is captured once. The product carries the rules; buttons generate the schedule and post the member ledger, cashbook and general ledger; calculations allocate repayments, age arrears, classify the loan and size the provision. A repayment, a withdrawal or a till count is likewise captured once by the teller.



One loan account fans out to the schedule, the member ledger, the cashbook, the GL, arrears, the APS 220 class and the provision.

Three kinds of action

ACTION	WHAT HAPPENS	TYPICAL BUTTON
Capture	A person (or a feed, a file, a phone app) records something that happened — once. It is saved on its own table and gets a number.	💾 Save · a form on the phone · a file import or feed
Post	A posting button reads the captured record and writes every row that follows from it — ledgers, stock, other documents, stamps — each carrying the source number. Most posting buttons are one-way: the record is marked posted and cannot be posted again.	📅 Generate Schedule · 💸 Disburse · 🛡️ Post Provision

ACTION	WHAT HAPPENS	TYPICAL BUTTON
Derive	Calculations keep totals, balances, KPIs, flags and due dates right. Dashboards and reports read those rows directly; nothing is copied into a spreadsheet.	none — fields marked ƒ, dashboards, reports

Rules you can rely on

1. **Nothing is typed twice.** If a number exists in one record, every other table that needs it receives it from the button, not from a person.
2. **A posted record is sealed.** Pressing a posting button a second time writes nothing and says so. To change a posted figure you raise a correcting document (a credit note, a reversal, a correction) — which is itself captured once and posted.
3. **Every row is traceable.** Each row a button writes carries the reference of the record that caused it (for example `ref = LN000007`). Drill from any dashboard figure to the rows behind it and from there to the source record.
4. **Rules are enforced at the server.** Approvals, segregation of duties, embargoes, seals and signatures are checked by the gateway for every user, not just on screen.
5. **Imports are idempotent.** Files and feeds are keyed so that sending the same data again updates rows instead of duplicating them.

> **READ A POSTING PANEL**
>
> When you press a posting button, a panel lists every table it is writing to, one tick at a time, and ends with a green line such as “Posted — 5 writes to 5 tables from one capture”. That list is exactly what the button changed; the receiving tables show the same reference number.

3 Getting started

Signing in

Open the FLUID app (Windows, Android) or the browser client and sign in with the user name and password your administrator gave you. Each sign-in belongs to a group; the group decides which tiles you see and which fields and buttons you may use.

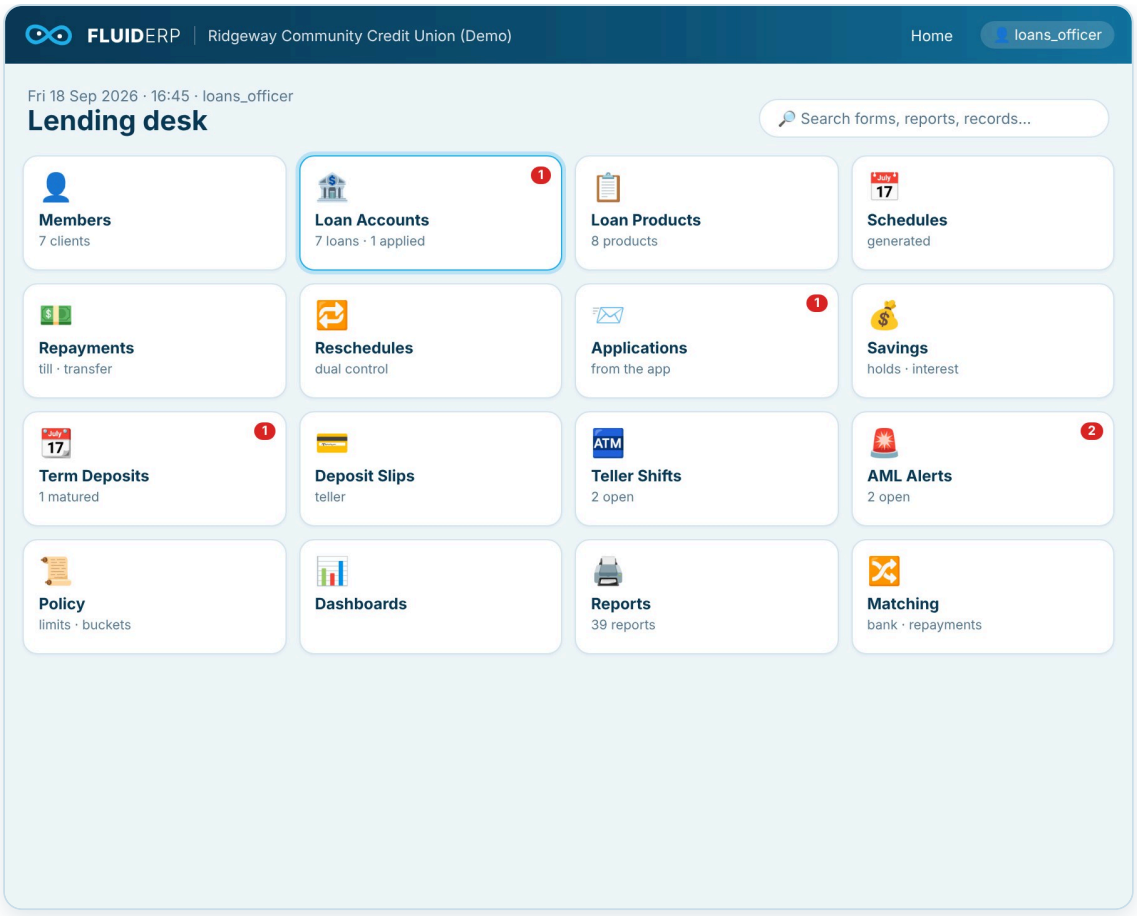
SIGN-IN	GROUP / DESK	USES FLUID TO ...
branch_manager	Branch manager	Approve, disburse, write off, provision, policy, products
loans_officer	Loans officer	Applications, loan accounts, appraisal, arrears
teller · teller2	Tellers	Repayments, deposit and withdrawal slips, term deposits, shifts
compliance	Compliance	AML alerts, TTRs, KYC reviews
zoe.lewis@example.org (Oliver) · lucas.cooper@example.org (Aria)	Members (member app)	Balances, loan applications, statements

DEMO SIGN-INS

In the demo package staff passwords are the same as the user name; member-app logins use client123. Change every password at go-live.

The launcher

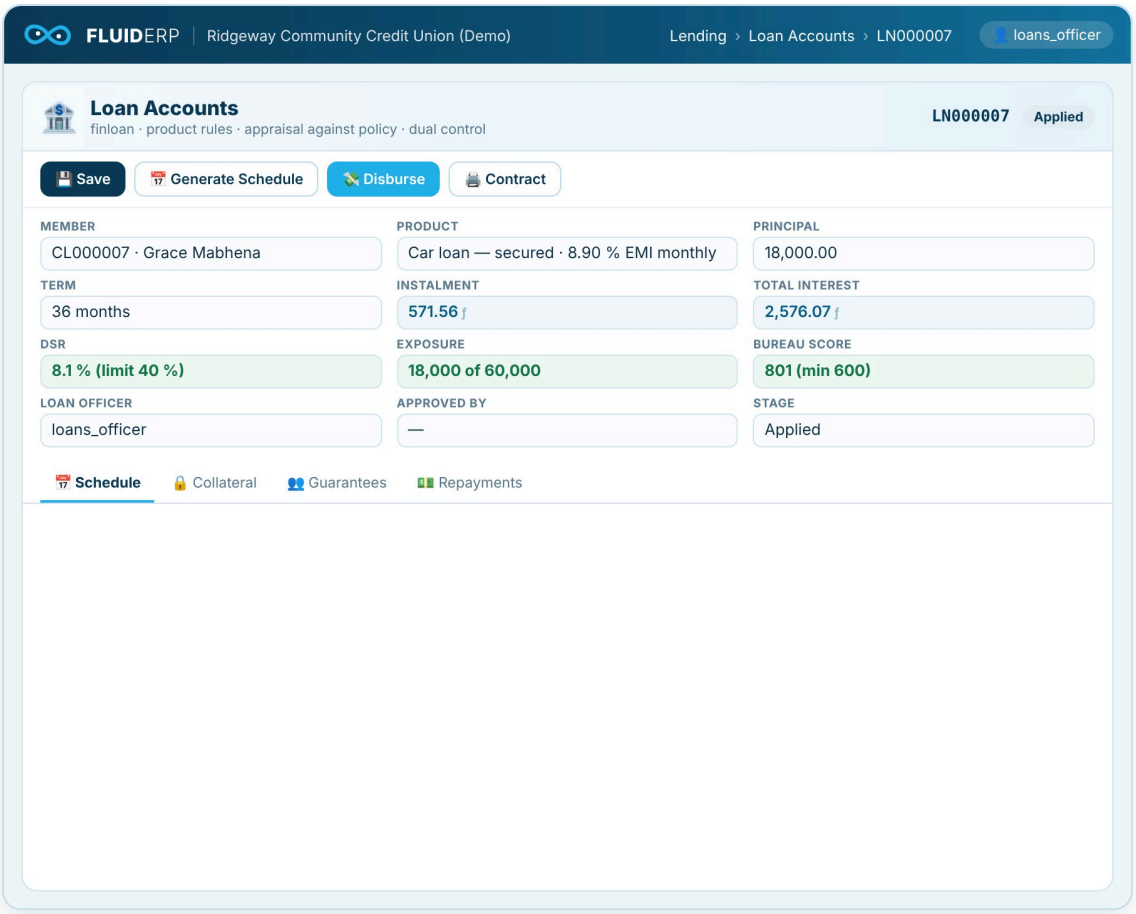
After sign-in you see the launcher: a grid of tiles for the screens, dashboards, reports and matching screens your group may open. A red badge on a tile counts records waiting for you. Use the search box to jump straight to a form, a report or a record number.



The branch launcher: lending, deposits, tellers, compliance and reports.

Anatomy of a screen

1. **Header** — the form name, the table it belongs to, the record number and a coloured **status** pill (for example Closed, Posted · sealed, Approved).
2. **Toolbar** — 💾 **Save** (navy) saves this record. Aqua buttons are **posting buttons**: they write to other tables. Outline buttons recalculate (🧮), print (🖨️) or open related screens.
3. **Fields** — typed fields are white; calculated fields (ƒ) are tinted and read-only. Red, amber and green fields are flags raised by a calculation (expired, due soon, OK).
4. **Tabs** — the record's lines and related records (lines, movements, attachments, signatures). Child rows are saved with the parent.
5. **Banners** — an amber or red banner explains why a record is locked, sealed, embargoed or refused. Read it before calling support; it names the rule.



A loan account: product, rate and fees from the product; the appraisal KPIs against the policy row.

Everyday actions

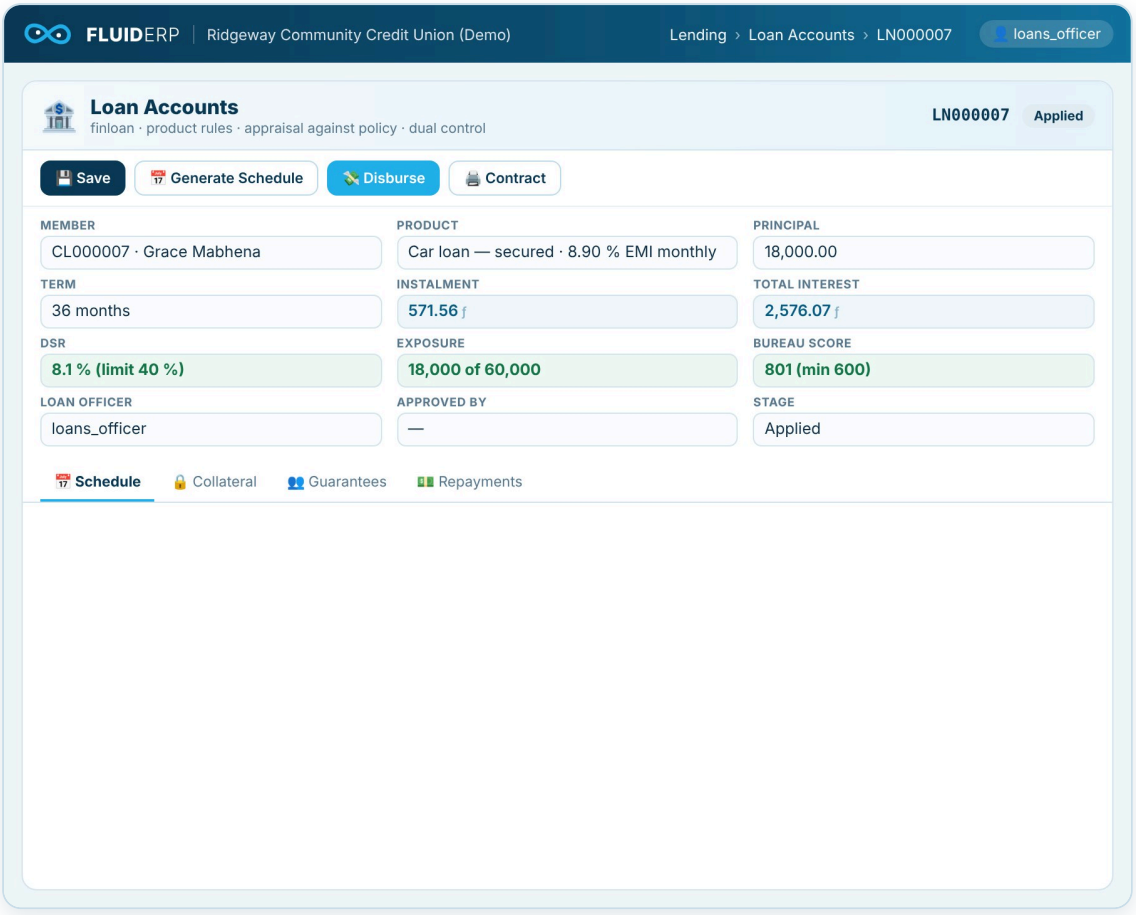
TO ...	DO THIS
Create a record	Open the tile, press ➕ **New**, fill the white fields, press 💾 **Save**. The number is issued on first save.
Find a record	Use the search box on the launcher or the filter row above any list. Record numbers, names and (where enabled) full text are searchable.
Refresh calculated fields	They refresh on save. 🧮 **Recalculate** re-runs them on demand (for example after a related record changed).
Print or save as PDF	🖨️ **Print** opens the printed copy in the document viewer; choose 🖨️ **Print / PDF** for paper or a PDF, or 💾 **Save** for the file.
Work offline (phone apps)	Forms marked as captures keep working with no signal; they wait in the **outbox** and send when you are back in range.

4 Lending: capture, approve, schedule, disburse

The loan is captured once. Approval is the branch manager's; the schedule and the postings are buttons.

Capture and appraise a loan

Who **loans officer** | Where **Lending › Loan Accounts** | Table **finloan**

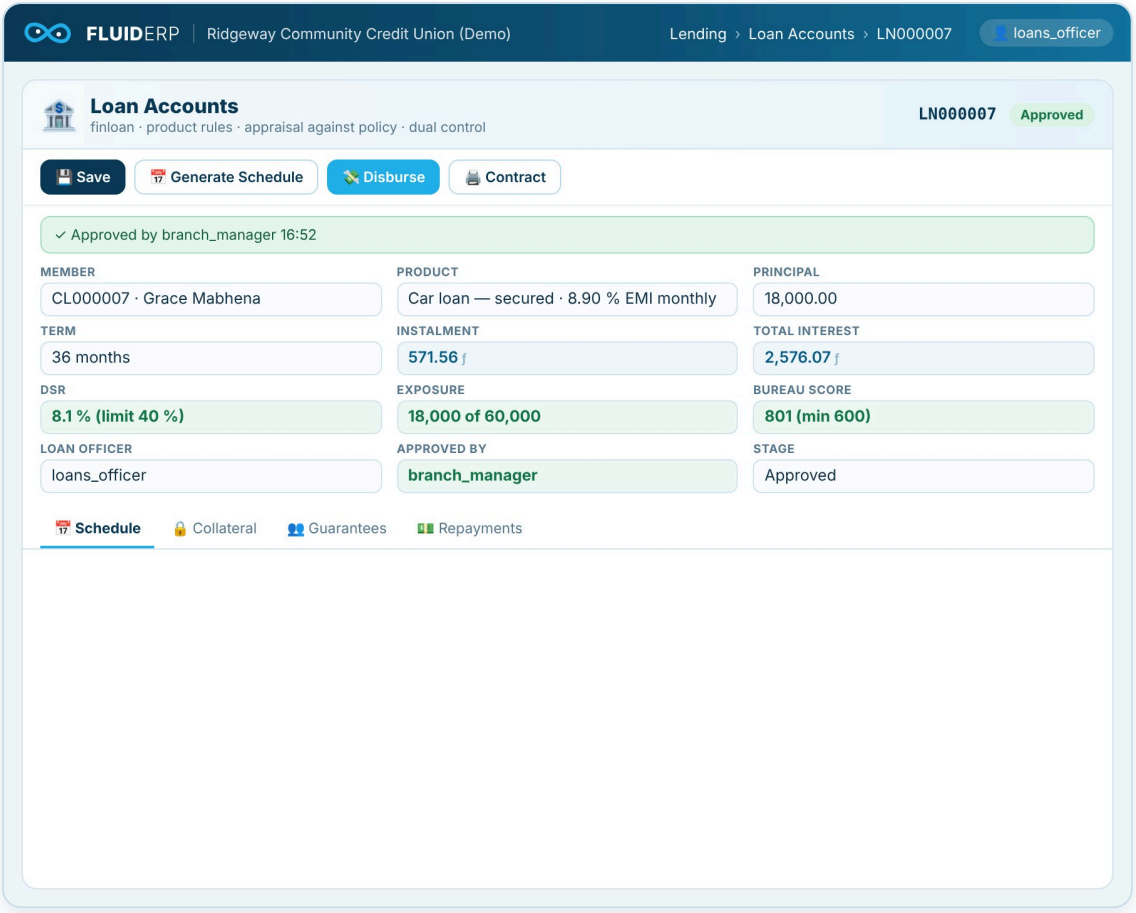


LN000007: Grace, $18,000 car loan at 8.9 % over 36 months; debt-service ratio 8.1 %, score 801 — all green.

1. Create the loan: member, product, amount, term, purpose and security.
2. Rate, method and fees come from the product.
3. The appraisal KPIs (debt-service ratio, exposure, score) are calculated against the policy row.

Approve (maker–checker)

Who **branch manager** | Where **Lending › Loan Accounts** | Table **finloan**



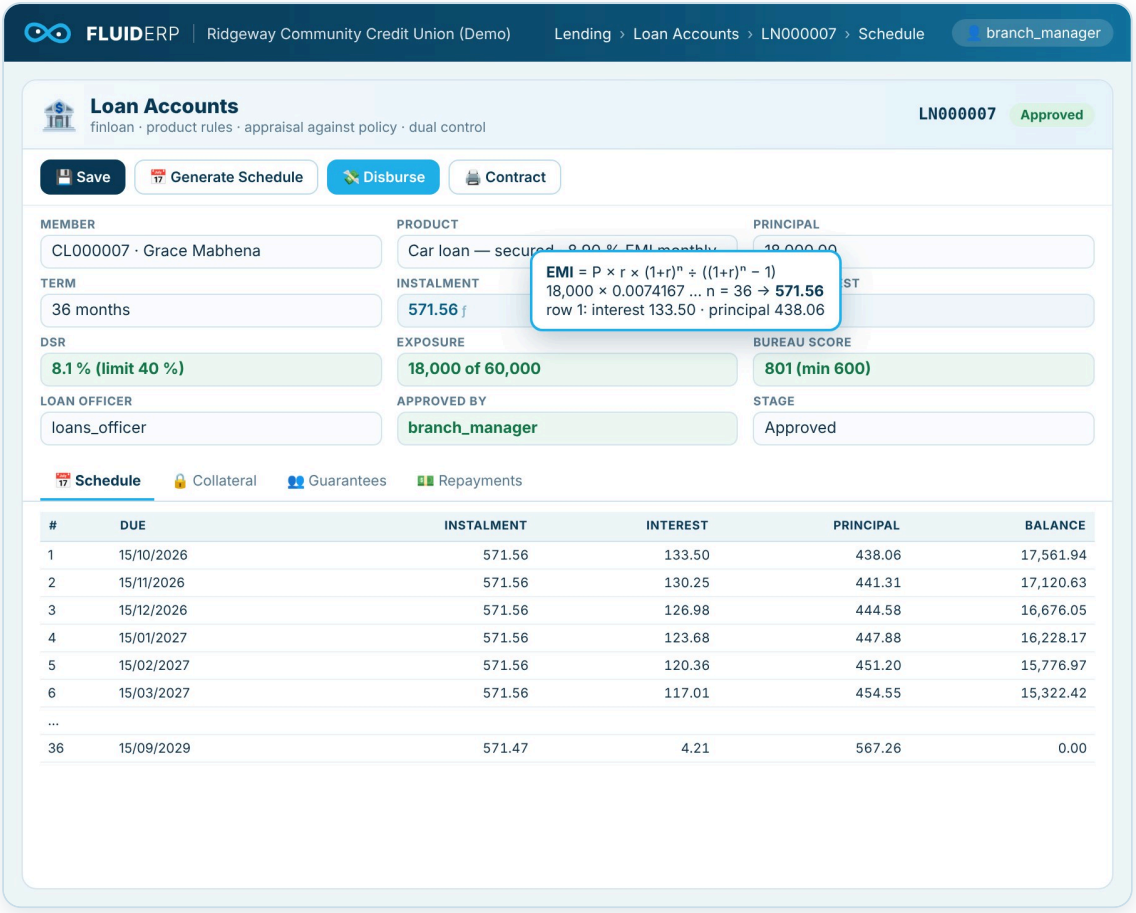
The officer's own approval is refused by the server; the branch manager approves.

If the system refuses

YOU SEE	WHAT IT MEANS / WHAT TO DO
The officer who captured the loan cannot approve it	The branch manager (or another approver) signs in and approves.

Generate the schedule

Who **branch manager / officer** | Where **Lending › Loan Accounts › Schedule** | Table **finsched**



36 instalments of 571.56 (last 571.47); row 1 is 133.50 interest / 438.06 principal; total interest 2,576.07.

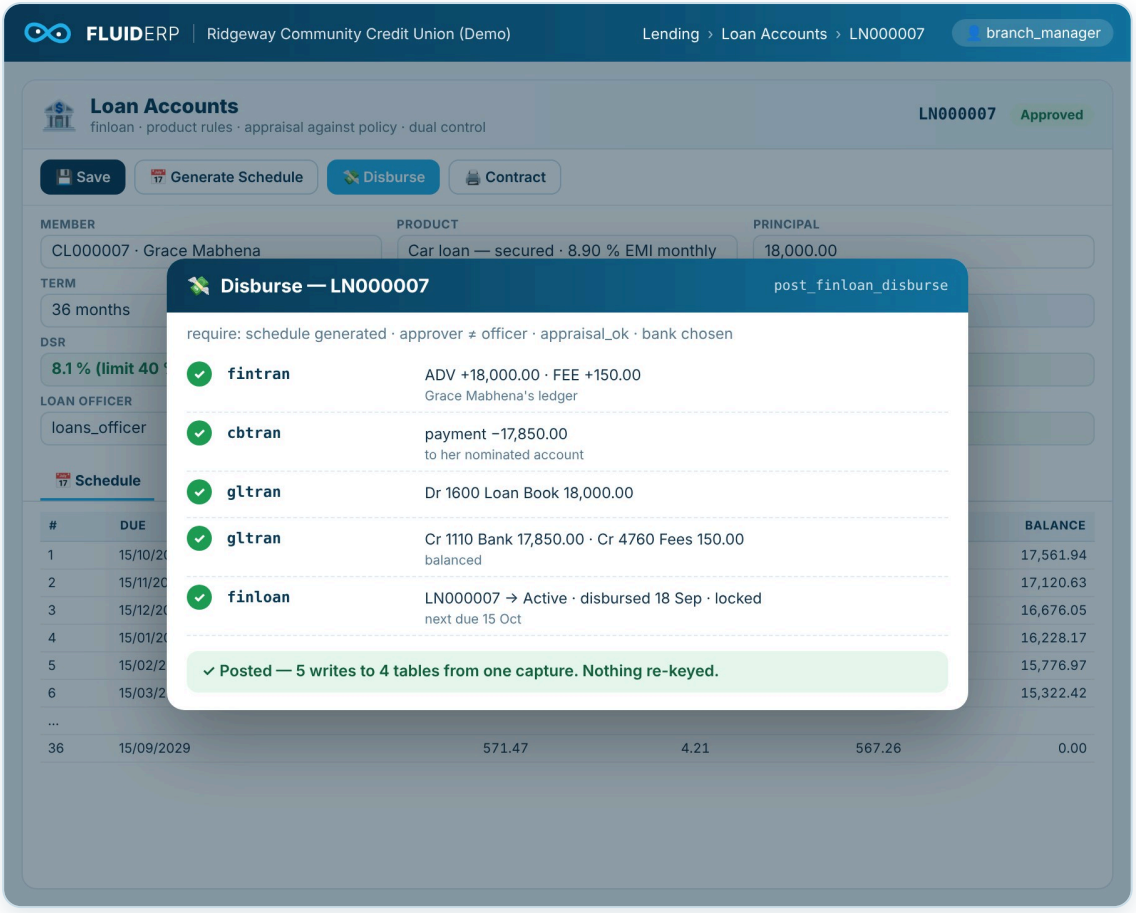
What 📅 Generate Schedule writes	`generate_finsched`
✓ **`finsched`**	36 instalments from the EMI formula, frequency and grace

TIP

Re-running regenerates in place; it never duplicates instalments.

Disburse

Who **branch manager** | Where **Lending › Loan Accounts** | Table **fintran · cbtran · gltran**



Dr 1600 Loans 18,000 · Cr 1110 Bank 17,850 · Cr 4760 Fee income 150. The loan becomes Active and locks.

What 💸 Disburse writes	disburse_finloan
✓ **fintran**	Advance and fee on the member's loan ledger
✓ **cbtran**	Payment of the net 17,850
✓ **gltran**	Dr 1600 18,000 · Cr 1110 17,850 · Cr 4760 150
✓ **finloan**	Active · locked

If the system refuses

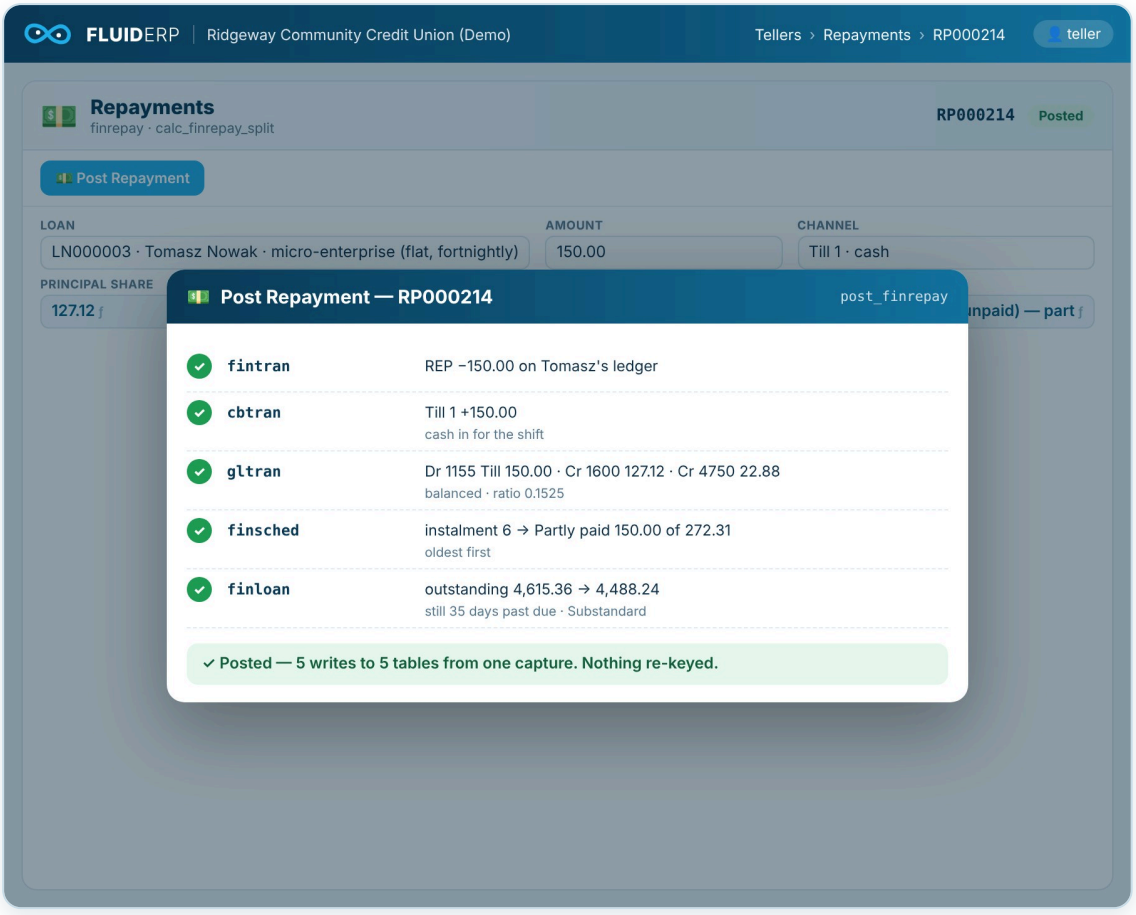
YOU SEE	WHAT IT MEANS / WHAT TO DO
No schedule	Generate the schedule first.
Approver is the disburser's own loan / approver missing	Approval by a different user is required.
Appraisal failed	Resolve the red KPI or decline.
No bank chosen	Choose the paying bank.

5 Repayments, arrears, write-off and provision

A repayment is captured once and allocated oldest-first. Days past due, the APS 220 class and the provision are derived.

Receive a repayment

Who **teller** | Where **Tellers › Repayments** | Table **fintran · cbtran · gltran · finsched**



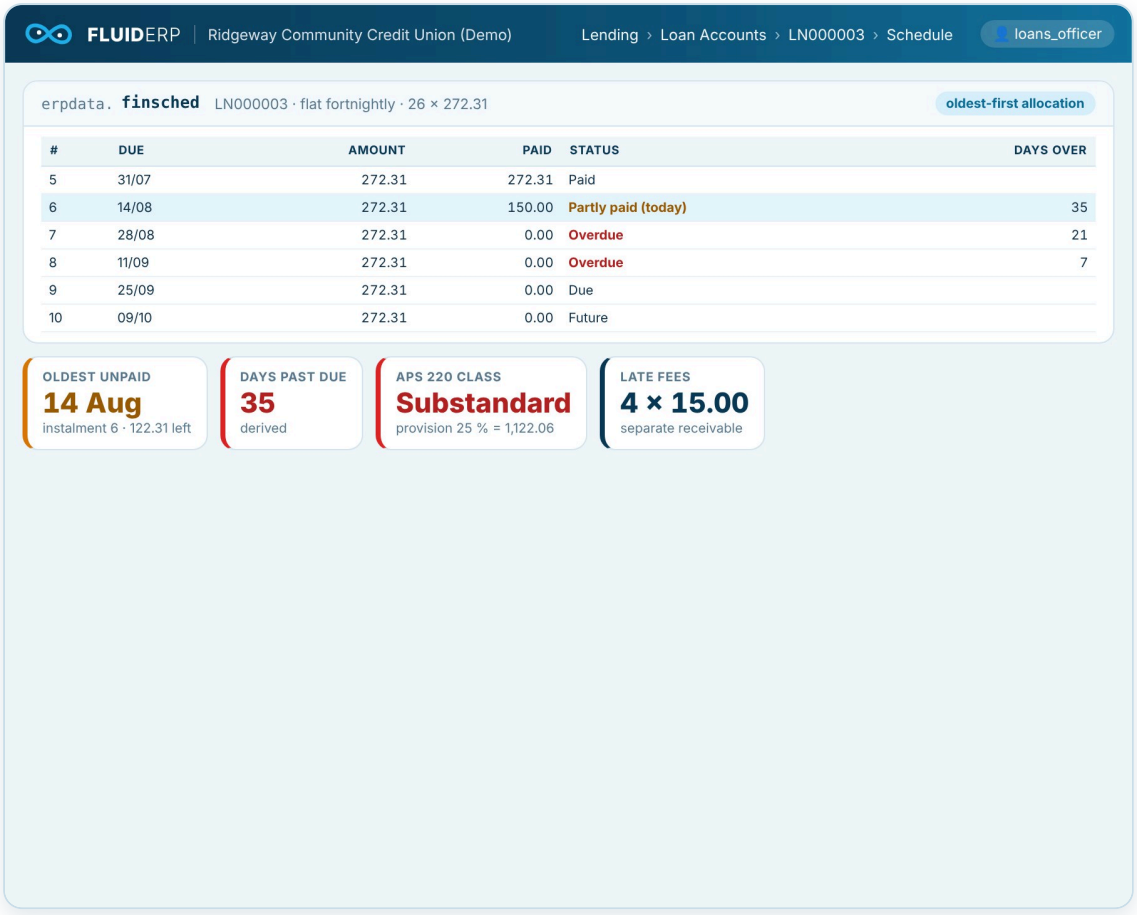
Tomasz pays 150.00: 127.12 principal / 22.88 interest, allocated to his oldest unpaid instalment.

What Post repayment writes	post_finrepay
✓ **fintran**	Repayment split by the loan's ratio
✓ **cbtran**	Till cashbook
✓ **gltran**	Dr cash · Cr 1600 / interest income
✓ **finsched**	Allocated to the oldest unpaid instalment

Read instalment status and arrears

Who **loans officer** | Where **Lending › Loan Accounts › Schedule** | Table **finsched**

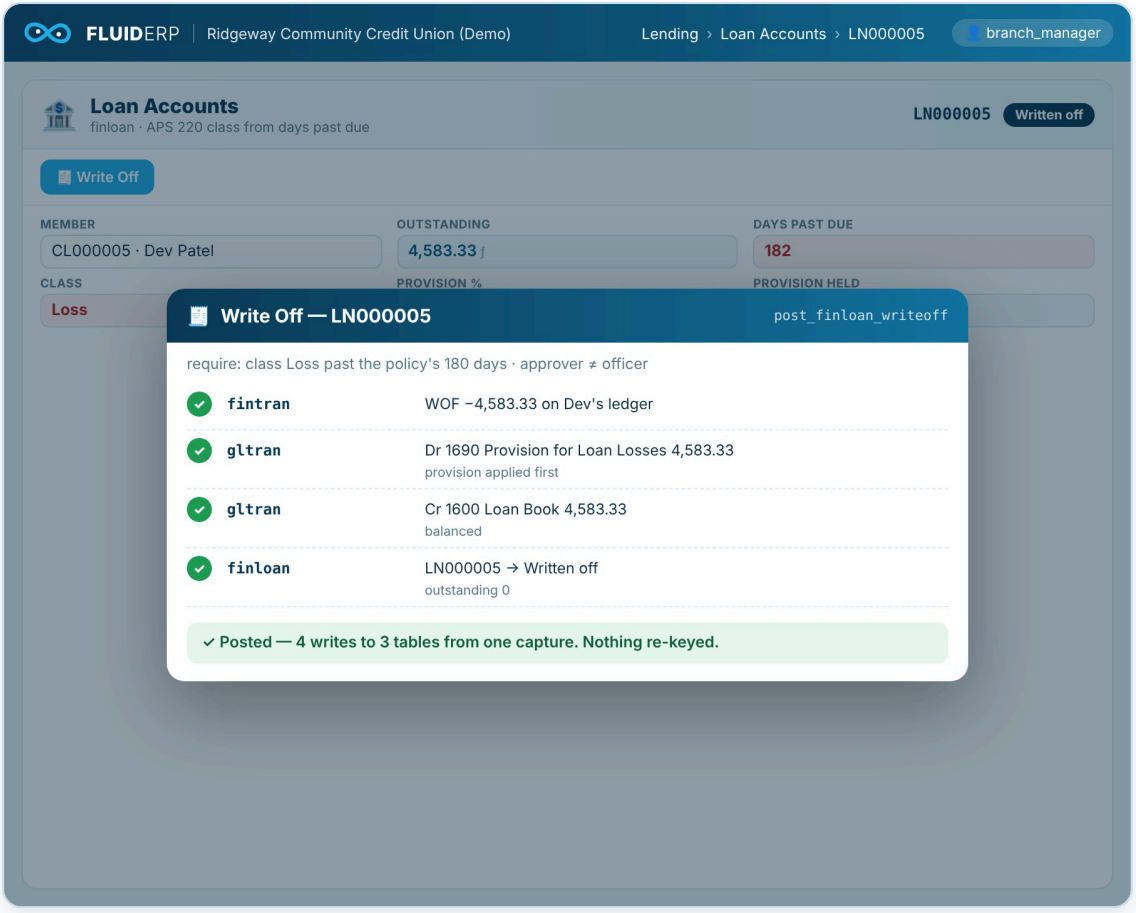
Each instalment knows what it has been paid. Because the part-payment leaves instalment 6 partly paid, the oldest unpaid date and the class do not change.



Paid, Partly paid, Overdue, Due, Future. Tomasz stays 35 days past due and Substandard.

Write off a loan

Who **branch manager** | Where **Lending › Loan Accounts** | Table **fintran · gltran · finloan**



LN000005 (Dev): 182 days, Loss class — Dr 1690 provision 4,583.33 · Cr 1600.

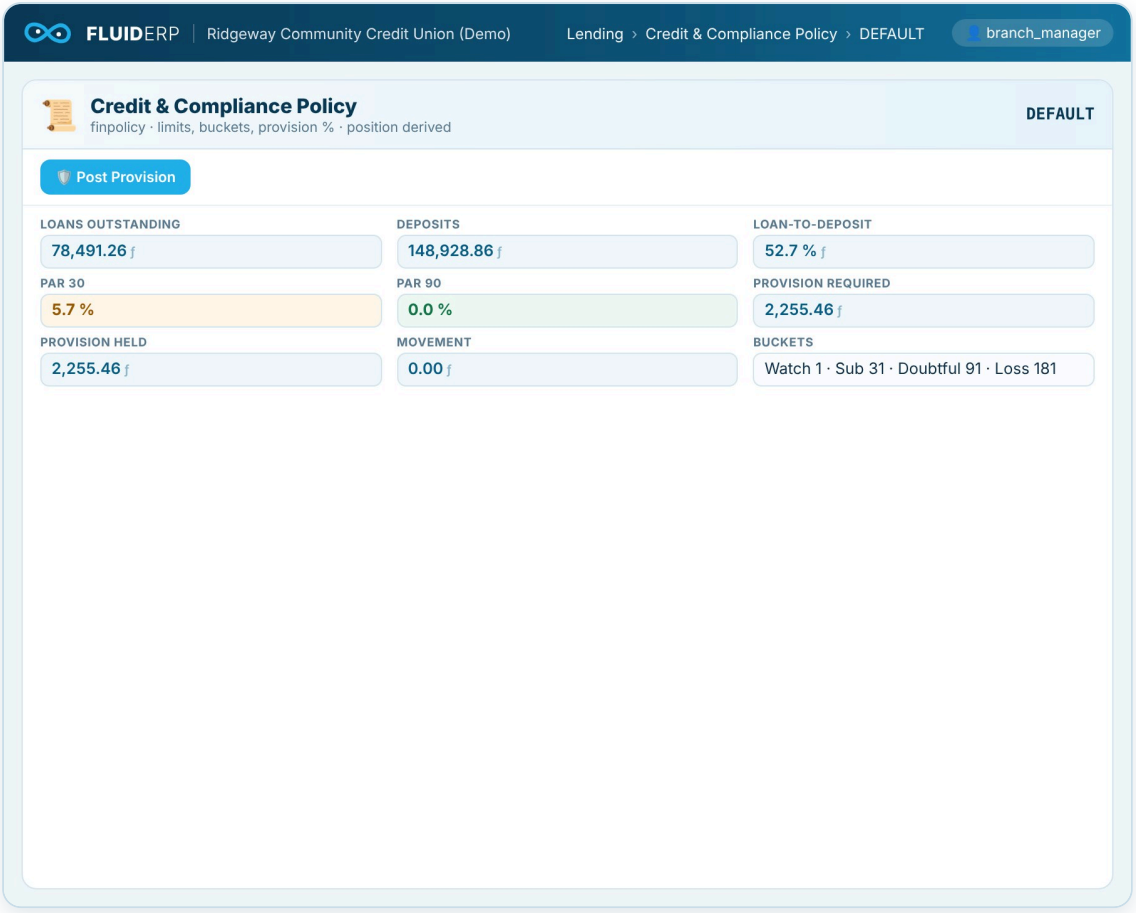
What 🧾 Write Off writes	writeoff_finloan
✓ **fintran**	Write-off on the member ledger
✓ **gltran**	Dr 1690 Provision · Cr 1600 Loans
✓ **finloan**	Written off · locked

If the system refuses

YOU SEE	WHAT IT MEANS / WHAT TO DO
The officer who manages the loan cannot write it off	The branch manager writes off.

Post the provision

Who **branch manager** | Where **Lending › Credit & Compliance Policy** | Table **gltran · finpolicy**



Required 2,255.46 against 2,216.67 held — one press posts 38.79.

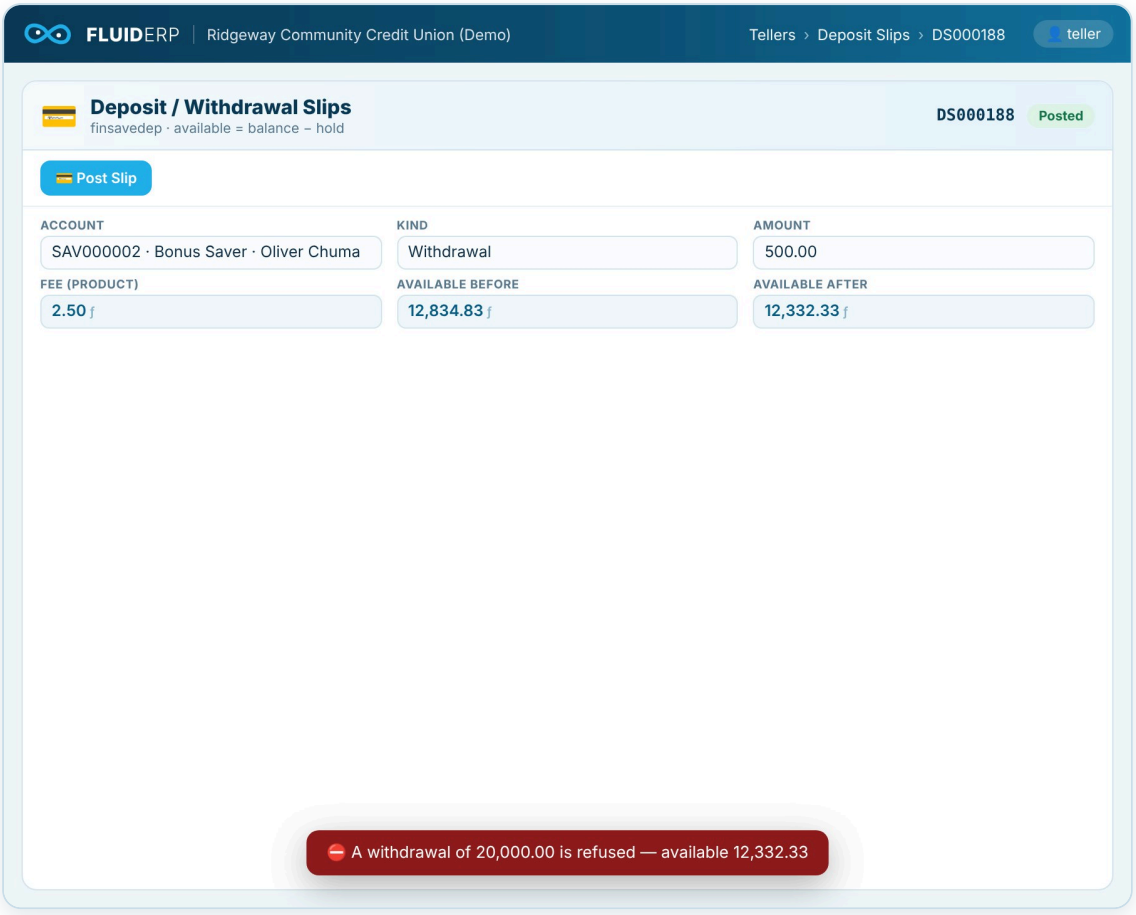
What Post Provision writes	post_finprovision
✓ **gltran**	Provision movement 38.79
✓ **finpolicy**	Held = required

6 Deposits and tellers

Slips, term deposits and the till are captured once; holds, fees and variances are enforced and posted.

Withdrawals and deposits

Who **teller** | Where **Tellers › Deposit Slips** | Table **finsave · fintran · cbtran · gltran**



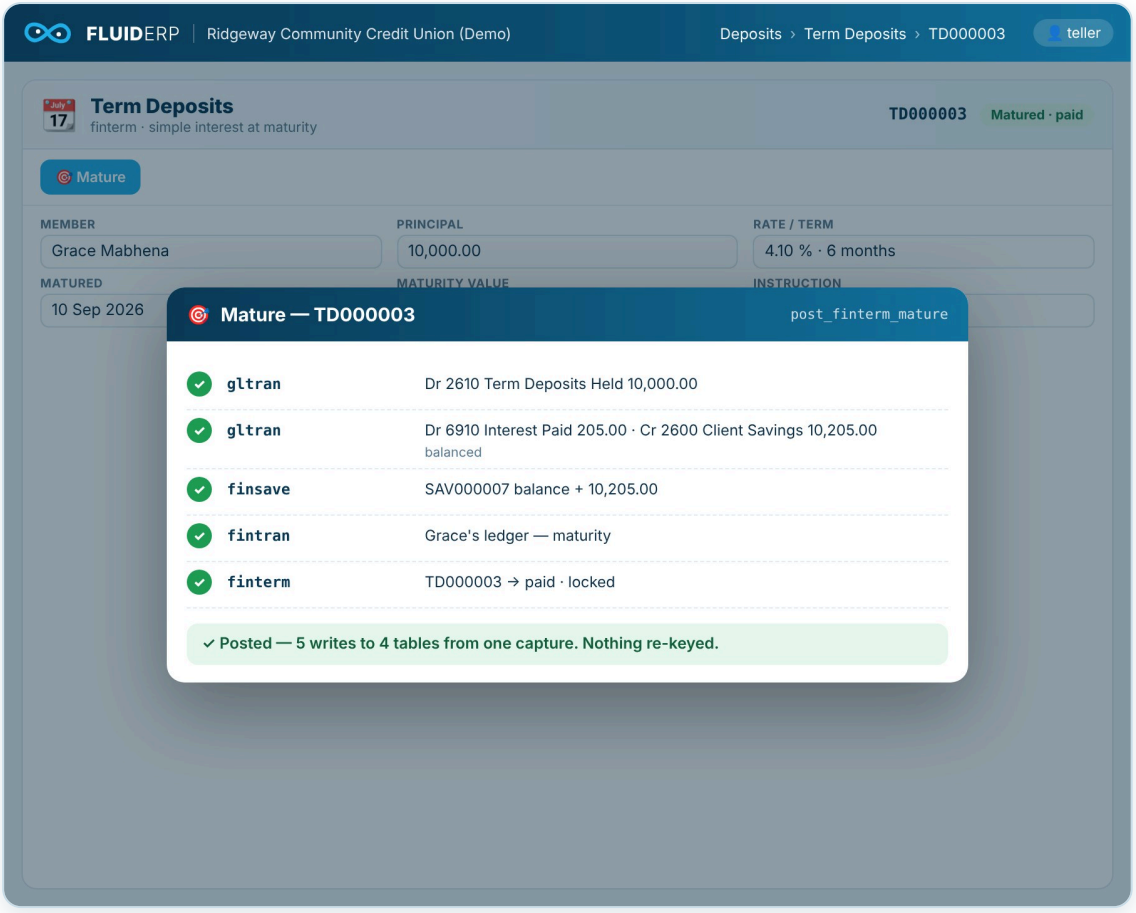
A $500 withdrawal shows the $2.50 fee and the available balance; $20,000 is refused.

If the system refuses

YOU SEE	WHAT IT MEANS / WHAT TO DO
Withdrawal exceeds the available balance after holds	Reduce the amount or release the hold.

Mature a term deposit

Who **teller** | Where **Deposits › Term Deposits** | Table **finterm · finsave · fintran · gltran**

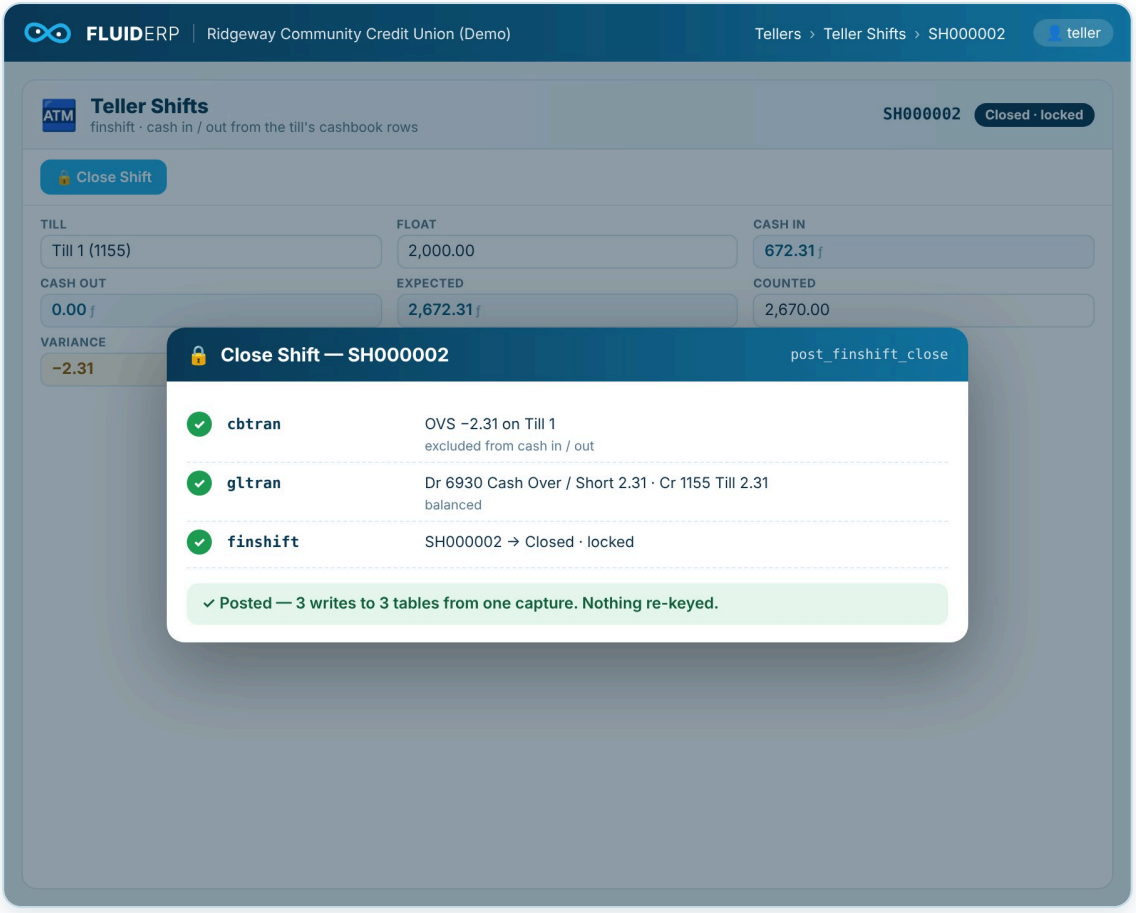


TD000003 matures: 10,205.00 principal and interest to Grace's savings.

What 🎯 Mature writes	mature_finterm
✓ `finterm`	Matured
✓ `finsave`	Savings credited
✓ `fintran`	Member ledger
✓ `gltran`	Term deposits held · interest paid

Close a teller shift

Who **teller** | Where **Tellers › Teller Shifts** | Table **cbtran · gltran · finshift**



SH000002: expected 2,672.31, counted 2,670.00 — 2.31 short, posted to 6930; the shift locks.

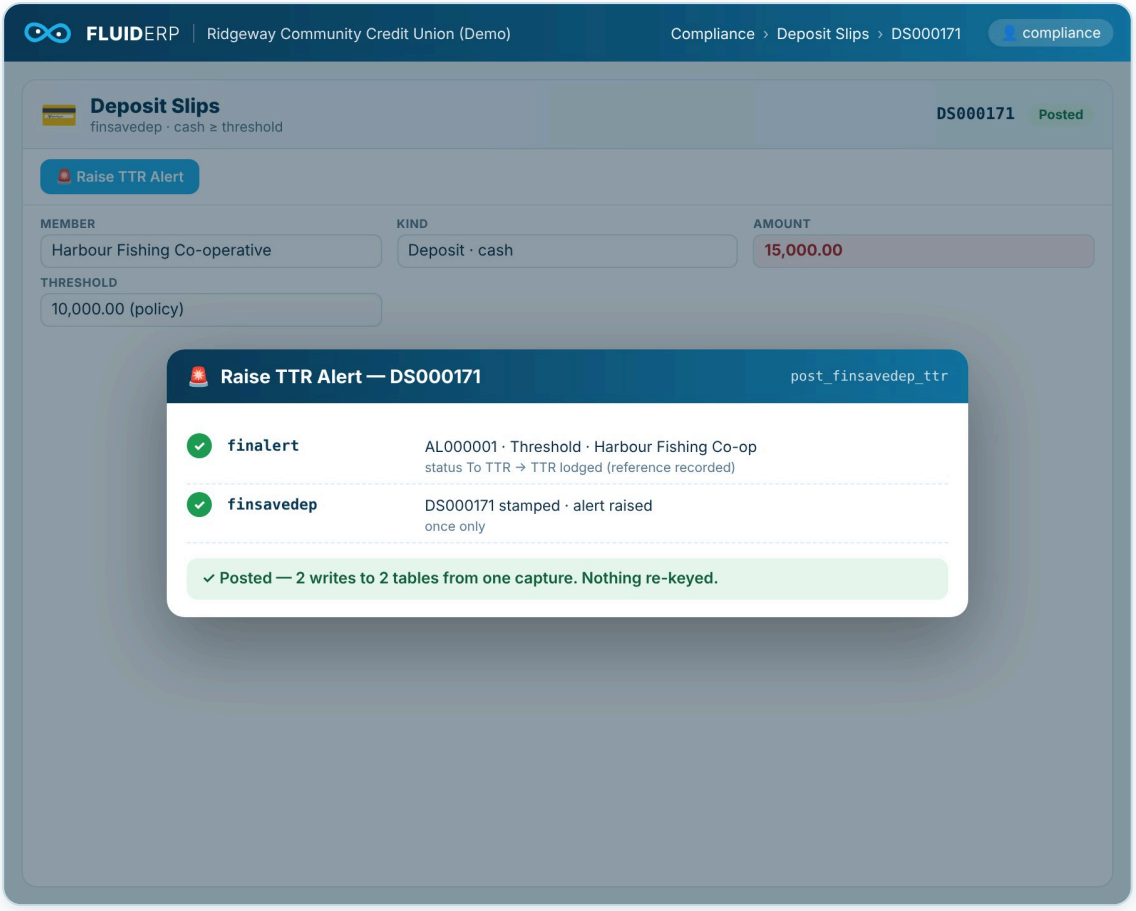
1. Count the till and enter the count.
2. Expected = float + cash in − cash out, from the till's cashbook rows.
3. Press 🔒 **Close Shift**; the variance posts and the shift locks.

7 Compliance and AML

Thresholds and patterns raise alerts; flags on the member are derived.

Raise a threshold transaction report

Who **compliance** | Where **Compliance › Deposit Slips** | Table **finalert**

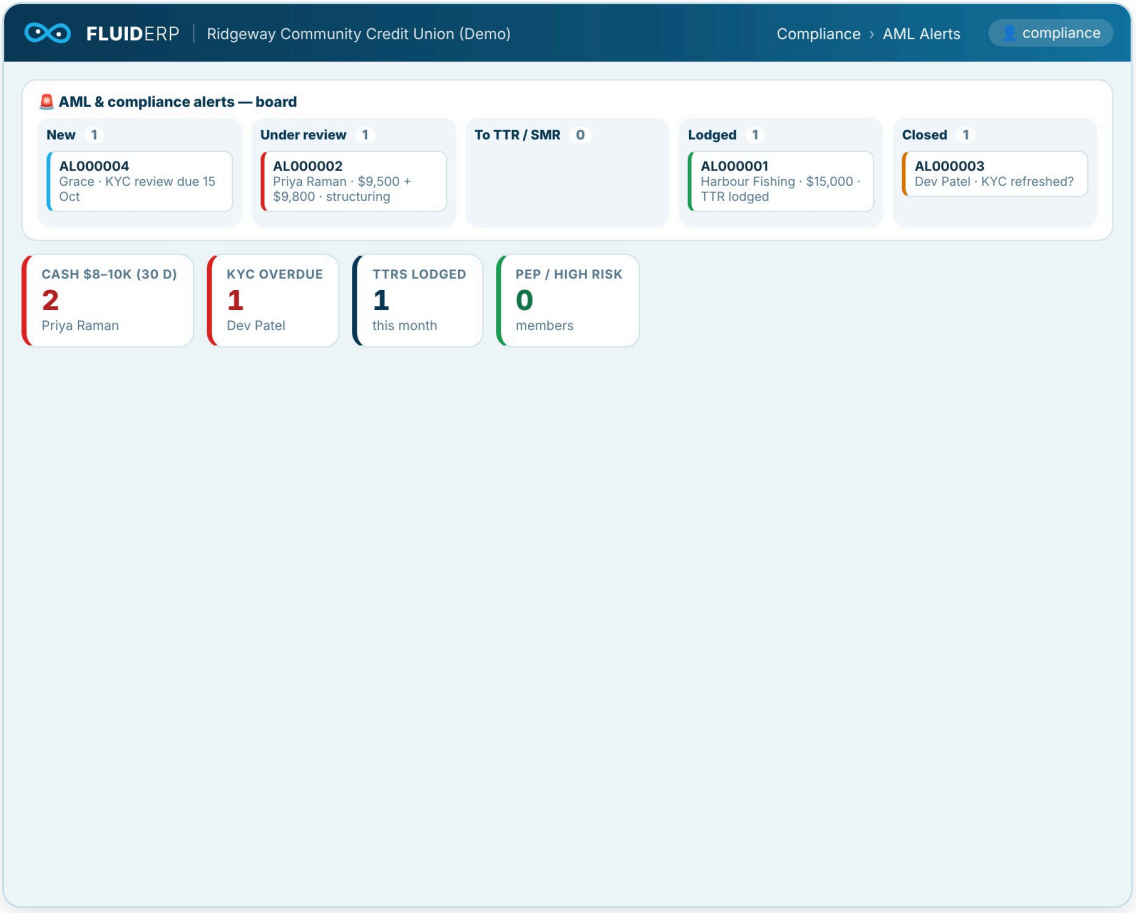


A $15,000 cash deposit becomes AL000001; the AUSTRAC reference is recorded.

What 🚨 Raise TTR Alert writes	raise_finalert
✓ **finalert**	AL000001 · TTR · $15,000
✓ **finsavedep**	Slip stamped with the alert

Review member flags

Who **compliance** | Where **Compliance › AML Alerts** | Table **finmember**



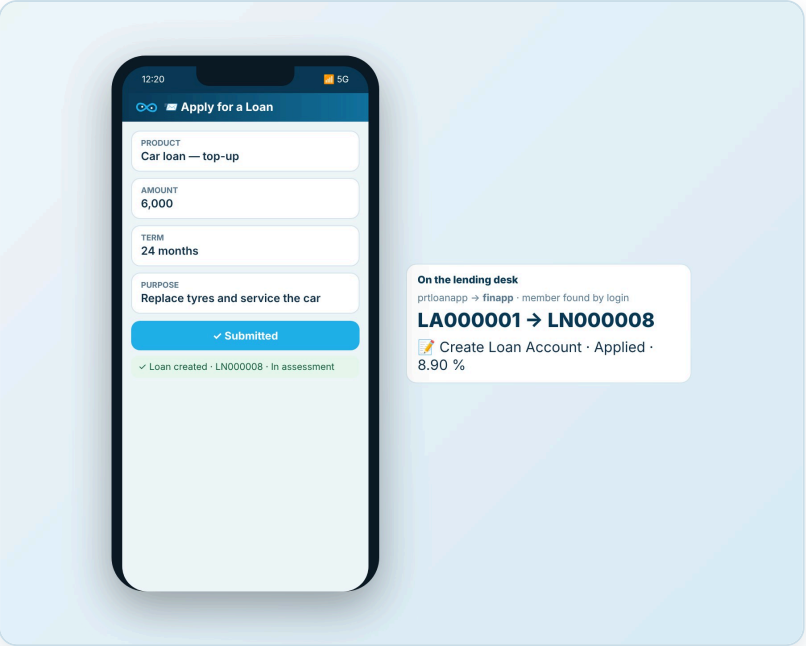
Two cash deposits between $8,000 and $10,000 in 30 days flag Priya for possible structuring; Dev's KYC is overdue.

8 The member app

Members apply and see their accounts on the app; staff never retype an application.

Apply for a loan on the app

Who **member** | Where **Member app › Apply** | Table **finapp · finloan**



Oliver's top-up application becomes LN000008 Applied with one press; the app shows the status.

What 📝 Create Loan Account writes	`convert_finapp_to_finloan`
✓ **`finapp`**	LA000001 → Converted
✓ **`finloan`**	LN000008 · Applied · product rate
✓ **`prtloanapp`**	Status on the app

9 Critical dashboards

Three dashboards answer: what is the position, where is the credit risk, and where are the deposits.

Branch Dashboard

Where **Dashboards › Branch** | Who **branch manager, board**

The position derived on the policy row after every posting.



Branch Dashboard

What each tile is and where it comes from

Loans
78,491.26 outstanding.
`finloan`

Deposits
148,928.86.
`finsave · finterm`

Loan / deposit
52.7 %.
`finpolicy`

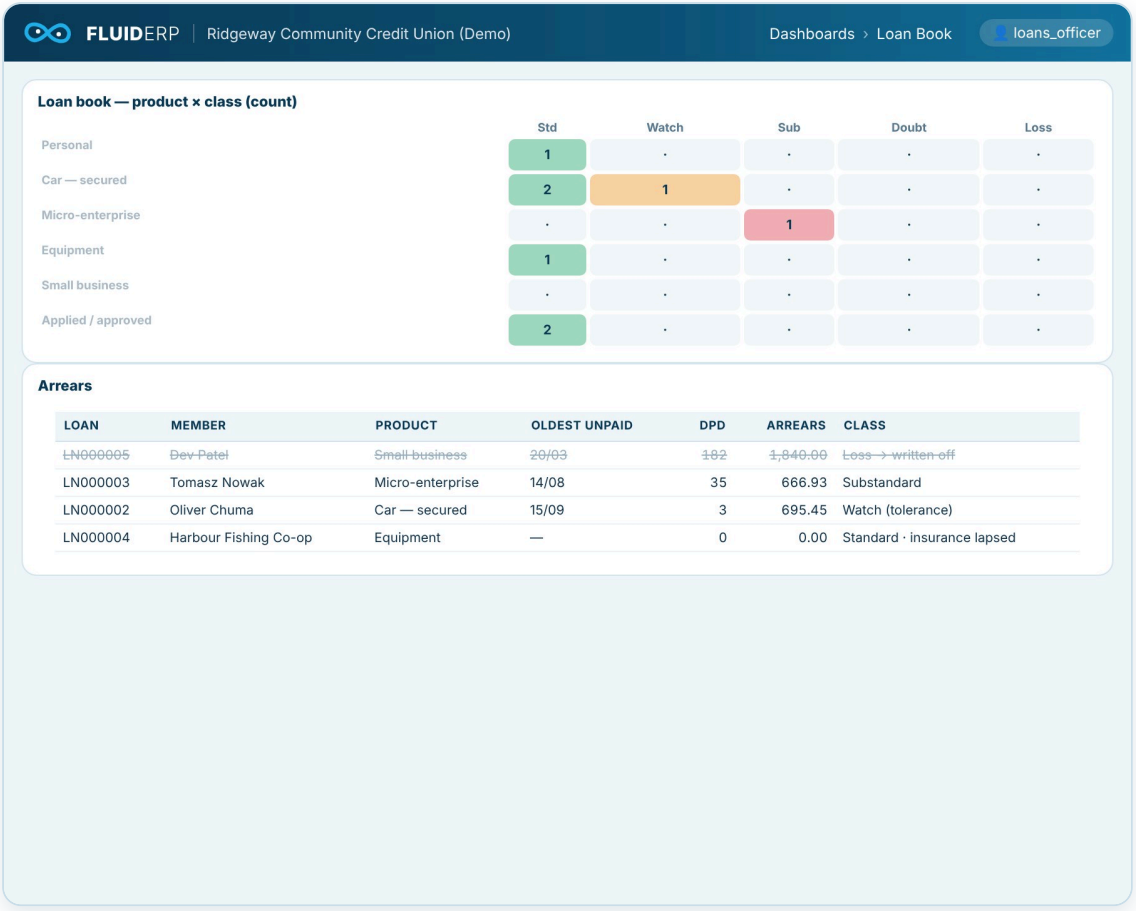
PAR 30 / 90
5.7 % / 0.0 %.
`finsched days past due`

Provision
Required 2,255.46 = held.
`finpolicy`

Loan Book

Where **Dashboards › Loan Book** | Who **loans officer**

Product × class heat map and the arrears list.



Loan Book

What each tile is and where it comes from

Product × class
Outstanding by product and APS 220 class.
`finloan`

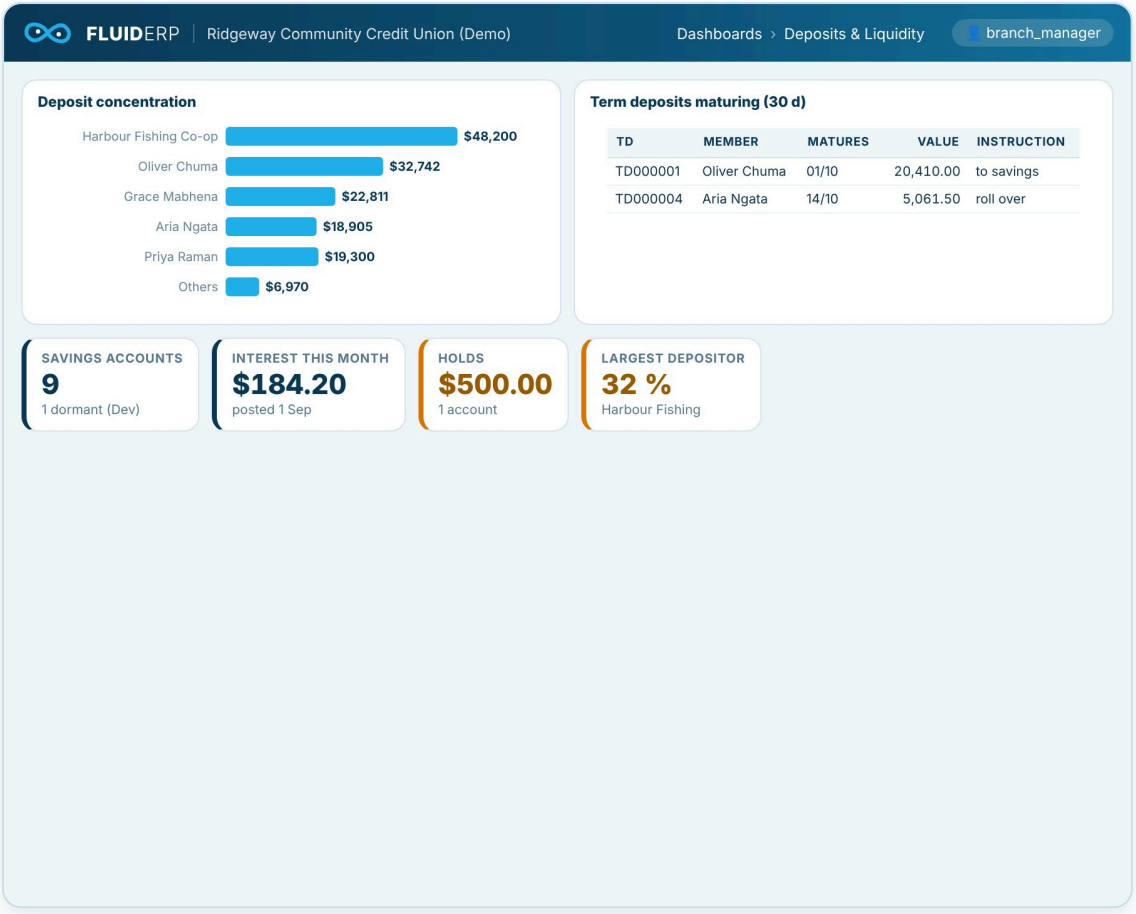
Arrears
Members, days past due, oldest unpaid instalment.
`finsched`

ACT ON IT
Call the members on the arrears list; every figure drills to the schedule.

Deposits & Liquidity

Where **Dashboards › Deposits & Liquidity** Who **branch manager**

Concentration, maturities and dormancy.



Deposits & Liquidity

What each tile is and where it comes from

Largest depositor
Harbour Fishing 32 %.
`finsave`

Maturing 30 days
Term deposits by date.
`finterm`

Dormant
Accounts without activity.
`finsave`

10 Reports

Thirty-nine reports ship with the edition, alongside the core ledger reports.

Running and printing a report

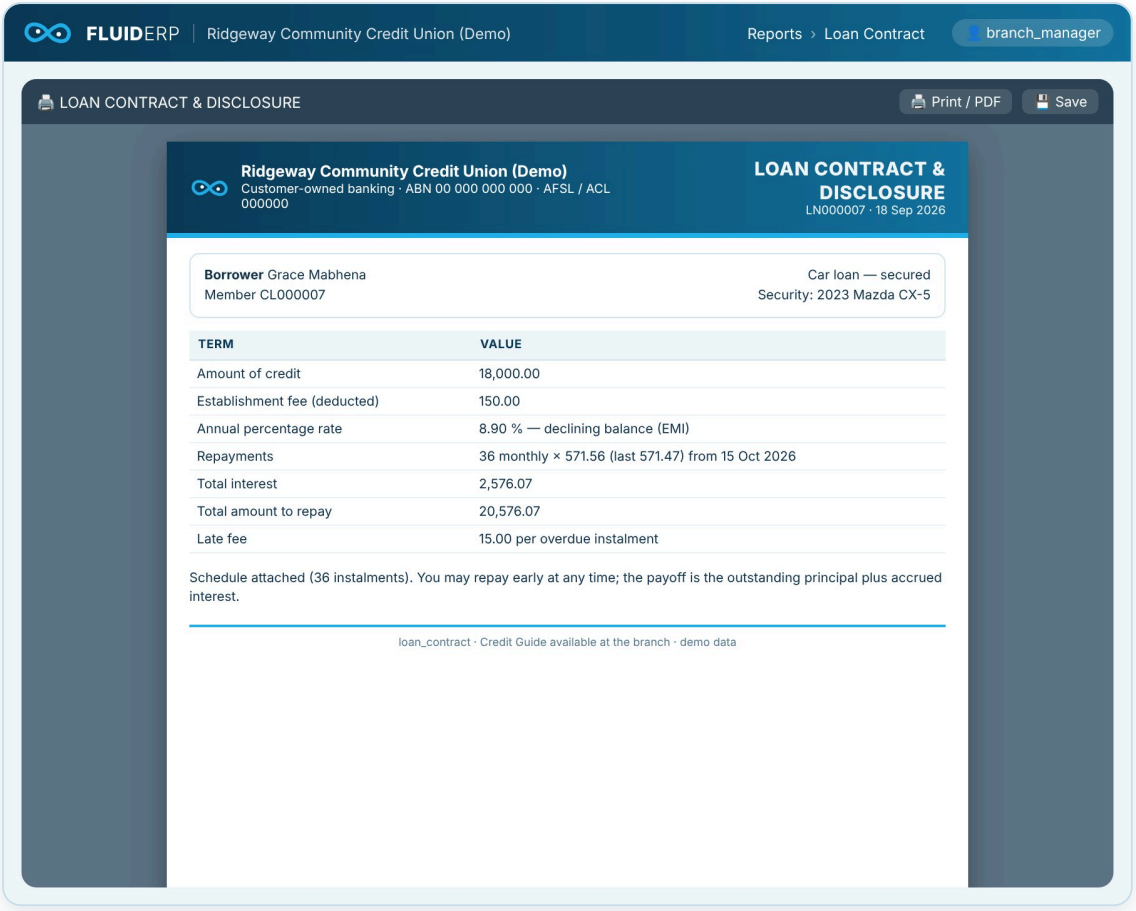
1. Open 🖨️ **Reports** on the launcher (or the report's own tile) and pick the report.
2. Fill the parameters. Required parameters are marked; dates accept `$today`-style defaults and lookups show “value — description”.
3. Press ▶ **Run**. The report draws its shape — grid with subtotals, chart, pivot, calendar, Gantt, board or tree — from the live rows.
4. Press 🖨️ **Print** to open the printed copy (letterhead, document header, footer) in the document viewer, then 🖨️ **Print / PDF** or 💾 **Save**. Reports with a file layout also offer 💾 **Export File**.

Report catalogue

REPORT	SHOWS	TYPICAL READER
Loan Contract & Disclosure	Credit, fee, rate, repayments, totals	members
Repayment Schedule	Instalments with interest and principal	members, officers
Portfolio at Risk	Outstanding by APS 220 class, PAR 30/90	board, regulator
Arrears List	Members in arrears	officers
Provision	Required vs held	finance
Teller Shifts	Over and short by till	branch manager
Savings Statement	Running balance, interest, fees	members
AML Alerts	TTRs, structuring, KYC	compliance
Trial Balance	Core ledger	finance

Loan contract and disclosure

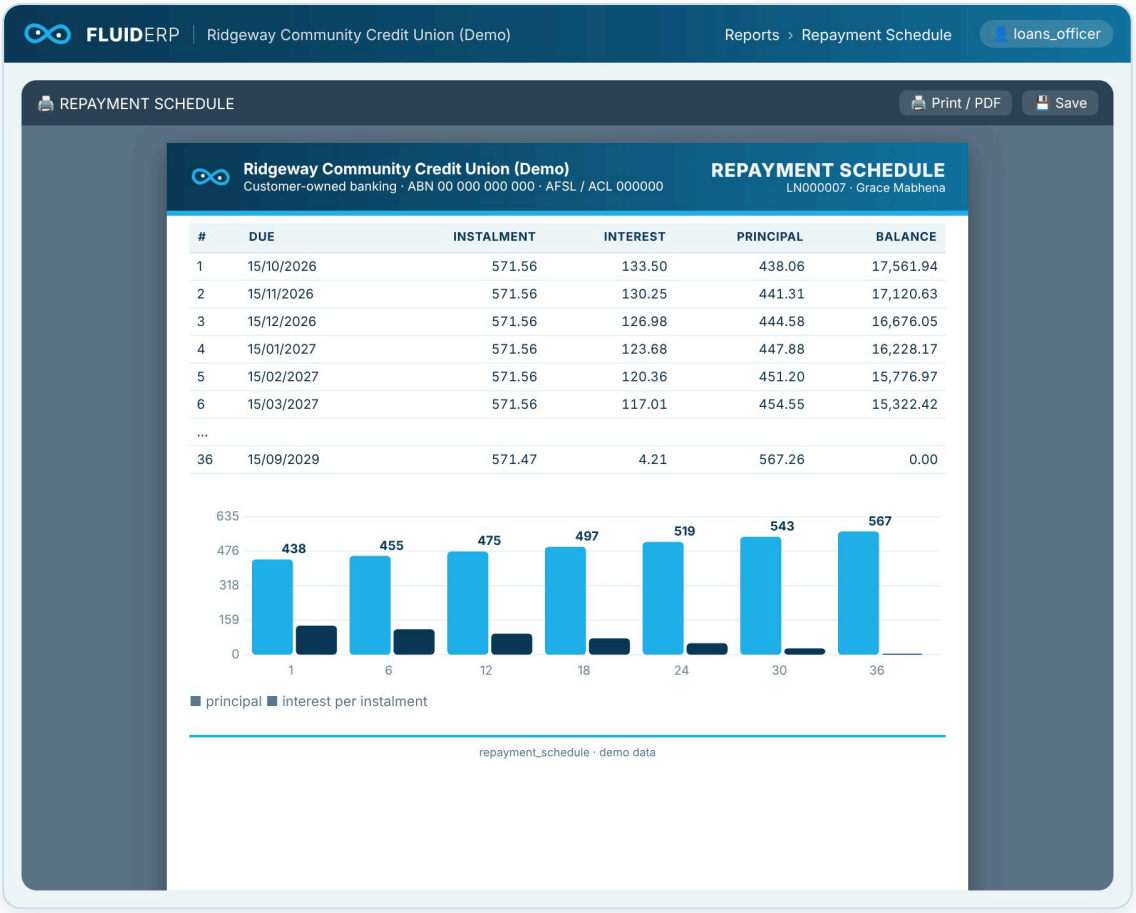
Amount of credit, fee, rate and method, repayments, total interest (2,576.07) and total to repay (20,576.07), from the loan and its schedule.



Loan contract and disclosure

Repayment schedule

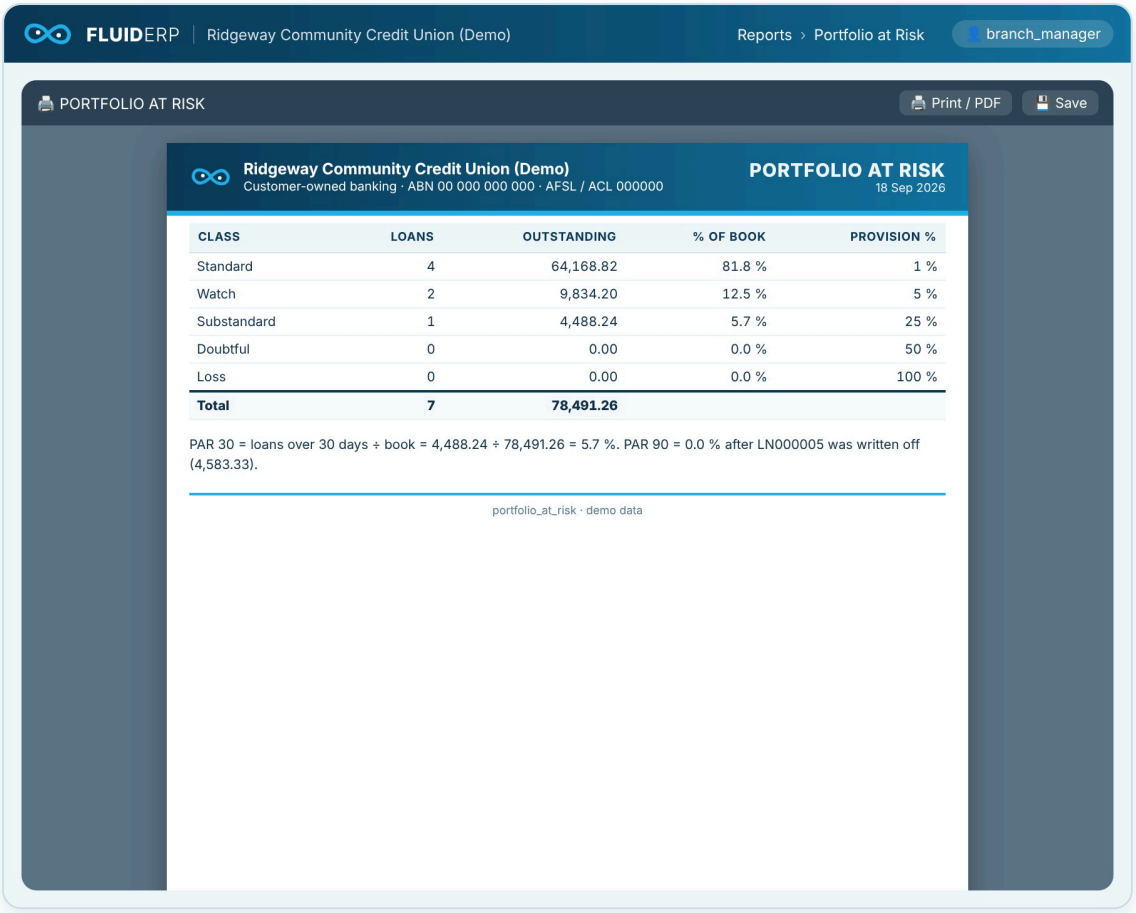
Every instalment with interest and principal, and the stacked chart.



Repayment schedule

Portfolio at risk

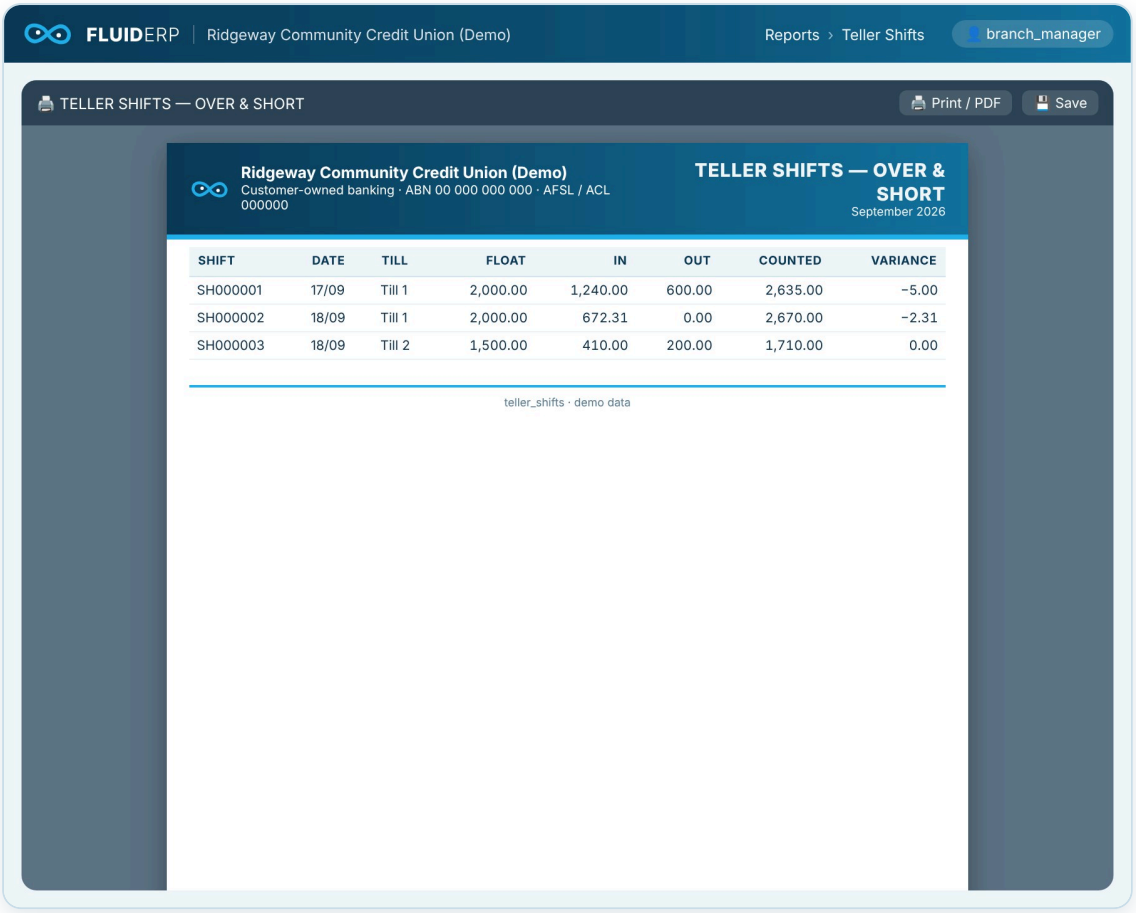
Outstanding by class with subtotals, PAR 30 and 90, and a Pareto of arrears.



Portfolio at risk

Teller shifts

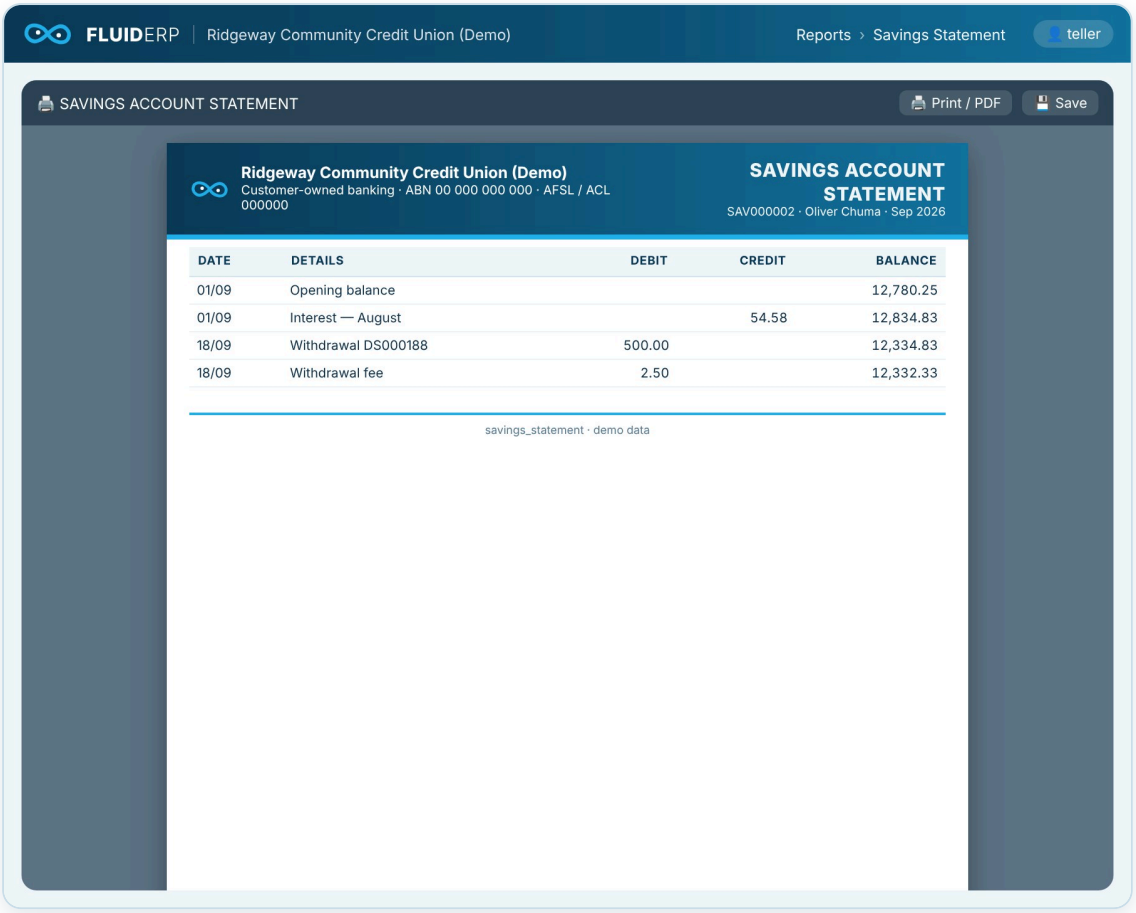
Float, cash in and out, count and variance for each closed shift.



Teller shifts

Savings statement

Running balance, interest and fees from the member's ledger rows.



Savings statement

11 Matching

A matching screen sets two lists side by side — for example bank statement lines and cashbook entries — and pairs the rows that belong together. Matching is a definition (`tblmatchdef`): it names the two sides, the fields to compare, the tolerances and what a confirmed match writes.

How every matching screen works

1. Open the matching screen from its 🔀 tile on the launcher, or with 🔀 **Match** on a form that takes part in it.
2. 🔄 **Auto Match** runs when the screen opens. Rows that meet the rule are paired and arrive **pre-ticked** in green.
3. Read the **summary strip**: how many pairs, how many unmatched on each side, and any outstanding amount.
4. Untick any pair you do not accept. To pair rows by hand, tick one row on each side and press 🔗 **Match Selected**. ✖ on a pair puts both rows back.
5. Press ✔ **Confirm Ticked**. Both sides are stamped (so they never match again), a session record is written, and the reconciliation report opens in the document viewer.

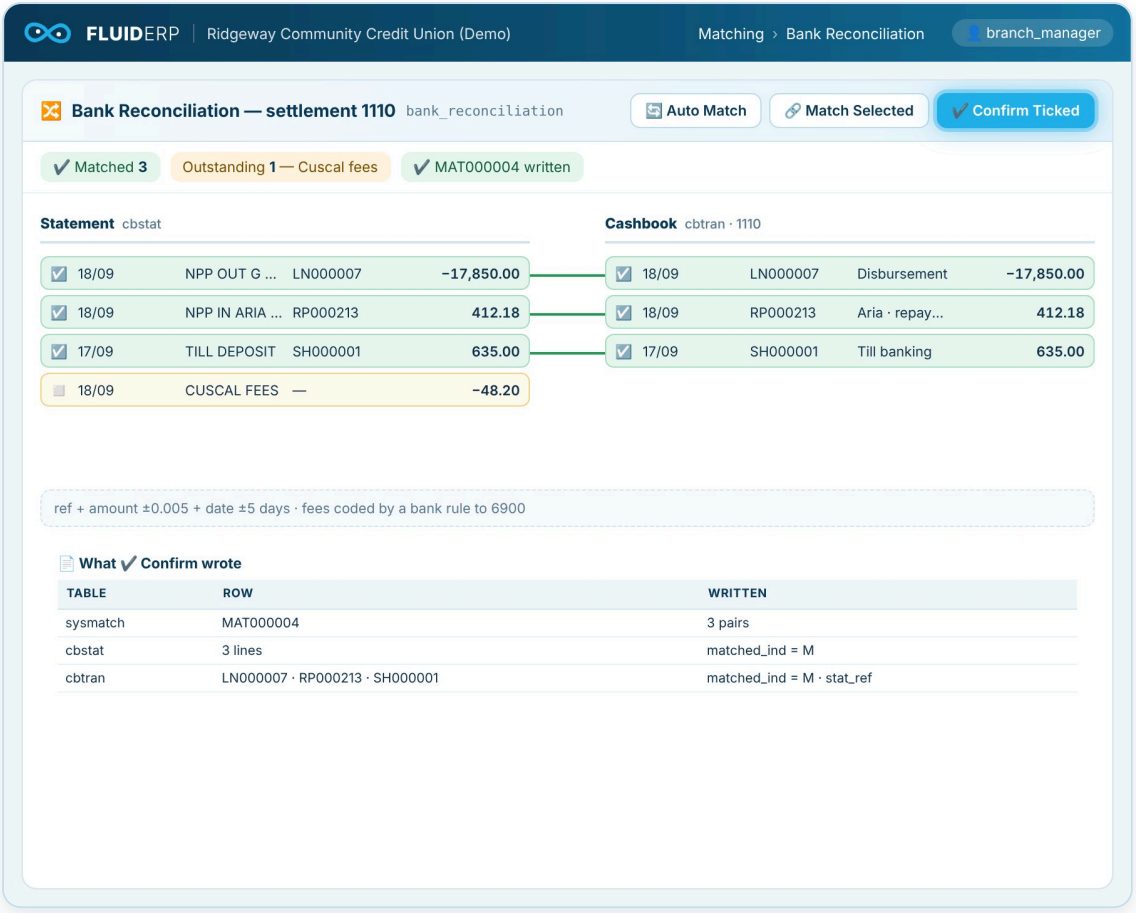
What ✔ Confirm Ticked writes	matching definition · confirm
✓ `sysmatch`	the session header — definition, who, when, number of groups (MAT number)
✓ `sysmatchlines`	one line per row in each confirmed group
✓ `each side`	the stamp field (for example matched_ind = M) and any counterpart fields the definition copies across

UNMATCHED IS INFORMATION

What is left after Auto Match is the exception list: an unexplained bank fee, a payment with no reference, a count that disagrees. Deal with those, not with the hundreds of rows that matched.

Bank reconciliation

Who **branch manager** | Where **Matching › Bank Reconciliation**



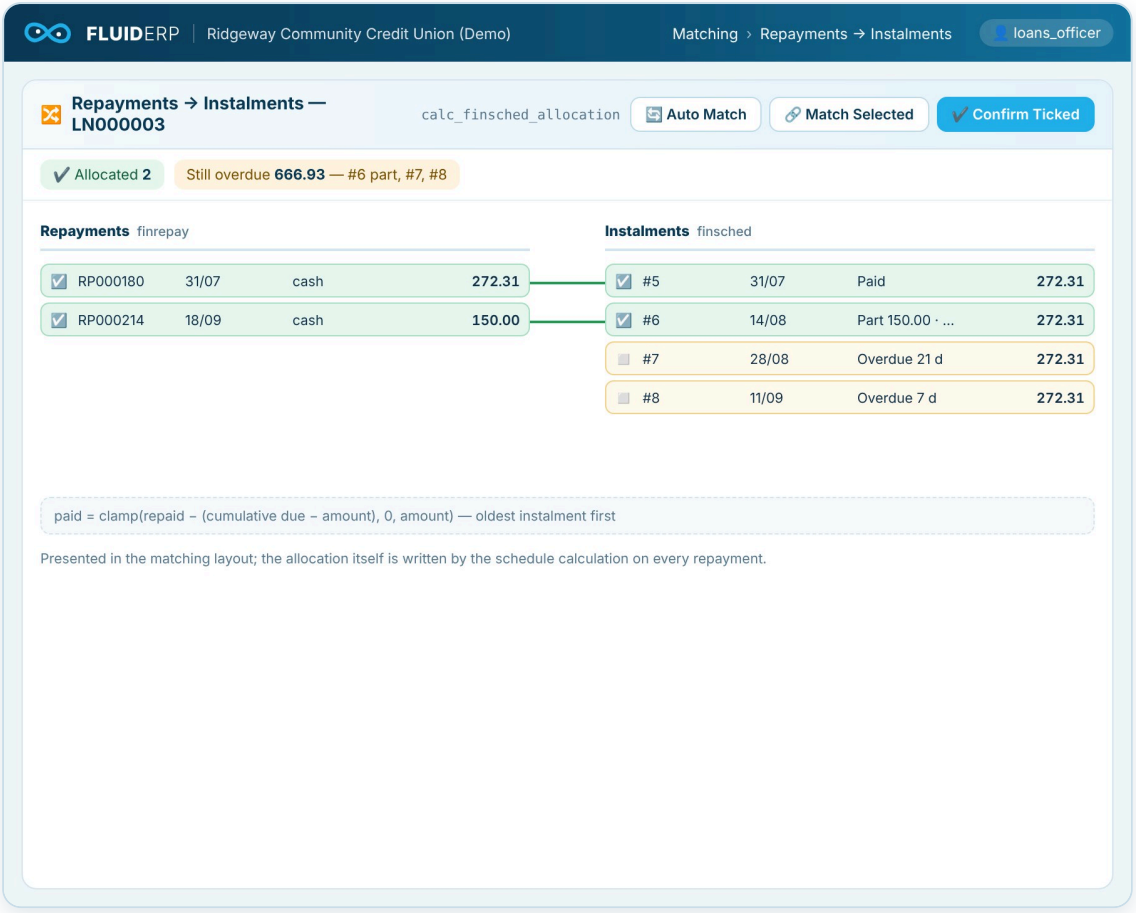
The disbursement, auto-repayments and payroll deposits pair with the cashbook rows the buttons wrote.

1. Import the settlement-account statement once.
2. 🔄 **Auto Match**, review, ✔ **Confirm Ticked**.

What ✔ Confirm writes	bank_reconciliation
✓ `sysmatch`	Match group
✓ `cbstat`	Statement lines matched
✓ `cbtran`	Cashbook lines matched

Repayments to instalments

Who **loans officer** | Where **Matching › Repayments → Instalments**



Each repayment against the instalment it cleared — and what is still owed.

1. Open the view for a loan or for all loans in arrears.
2. Each repayment is allocated oldest-first by the schedule's calculation; partly paid instalments show the remainder.

12 Messages, refusals and what to do

FLUID refuses an action rather than let a figure go wrong. Every refusal names its rule. These are the ones you will meet on this platform.

MESSAGE (IN SHORT)	WHY	WHAT TO DO
The officer who captured the loan cannot approve it	Maker–checker.	Another approver approves.
Disburse refused — no schedule / approval / appraisal / bank	Every pre-condition is checked.	Complete the missing step.
The loan is locked	Active loans cannot be edited.	Use a variation or a new loan.
Withdrawal exceeds the available balance	Holds reduce what is available.	Reduce the amount or release the hold.
Write-off refused for the managing officer	Segregation of duties.	Branch manager writes off.
The shift is locked	Closed shifts are final.	Correct in the next shift with a journal.
Schedule regenerated in place	Re-running never duplicates.	No action needed.

13 Data reference and glossary

Tables you will meet

TABLE	HOLDS	WRITTEN BY
`finmember`	Members and derived AML/KYC flags	officers; calculations
`finproduct`	Products: rate, method, fees	branch manager
`finpolicy`	Policy: limits, ratios, position, provision	branch manager; calculations
`finloan`	Loan accounts, appraisal, class	officers; buttons
`finsched`	Instalments, paid, status	📅 Generate Schedule; repayments
`fintran`	Member ledger	posting buttons
`finsave · finterm`	Savings and term deposits	tellers; buttons
`finshift`	Teller shifts	tellers
`finalert`	AML alerts and TTRs	compliance
`finapp`	Applications from the app	member app
`gltran · cbtran`	GL and cashbook	posting buttons
`sysmatch`	Match groups	matching screens

Glossary

TERM	MEANING
EMI	Equated monthly instalment.
APS 220	APRA's credit-risk standard; asset classes such as Substandard and Loss.
PAR 30 / 90	Portfolio at risk: outstanding on loans more than 30 / 90 days past due ÷ total.
TTR	Threshold transaction report — cash of $10,000 or more.
Structuring	Splitting cash to stay under the threshold.
KYC	Know your customer.
Maker–checker	The person who captures cannot approve.
Capture	Recording something once — by form, phone app, file or feed.
Posting button	An aqua button that writes rows to other tables from the record in front of you.
Posted · sealed	The record has been posted; the button is one-way and a second press writes nothing.
Calculated field (ƒ)	A read-only field the calculation engine keeps up to date.
Reference	The source record number carried on every row a button writes.

TERM	MEANING
Matching definition	The rule for pairing rows of two tables and what confirming writes.
Session (MAT…)	The record of one confirmed matching run.
Gateway	The server that checks every read and write against the rules for your group.

A Walk it once on the demo package

The Ridgeway package is installed with members, products, the policy and loans in place on 18 September 2026.

Loans officer and branch manager

1. LN000007: check the appraisal; try to approve as the officer — refused.
2. Branch manager: approve → 📅 Generate Schedule → 💸 Disburse; print the contract.
3. LN000005 → 🧾 Write Off; Policy → 🛡️ Post Provision.

Teller

1. Repayment of 150.00 on LN000003; open the schedule.
2. Withdraw 500 (fee 2.50); try 20,000 — refused.
3. TD000003 → 🎯 Mature; SH000002 → 🔒 Close Shift (2.31 short).

Compliance and member

1. Raise the TTR alert on the $15,000 slip.
2. Member app: apply for a top-up; staff → 📝 Create Loan Account.
3. Dashboards; Portfolio at Risk; Matching; Trial Balance.

For the administrator

TASK	HOW
Deploy	Import the finance-institution package and the member-app cluster; run the self-test.
Products and policy	Set rates, fees, limits and provisioning percentages before the first loan.
Schedules	Calculations every 5 minutes; interest and arrears ageing nightly.
Regulatory	Confirm TTR and APS 220 settings with your compliance officer; demo values are illustrative.