Migrating Your Data to LoanCirrus: What You Need to Know

In order to begin using LoanCirrus in your existing business you will need to do the following:

1. Complete your LoanCirrus setup, which includes **Products**, **Users**, **Branches**, **Workflows, Transaction Types** and **Roles**.
2. Once you have completed setting up your workspace/instance, notify your Customer Success Specialist. A copy of your instance will then be created and put into a sandbox environment for you.
3. You'll then download the template from the sandbox environment and populate it with your data.

4. LoanCirrus requires various inputs to be mandatory, so when populating the template, you may not have those pieces of data on hand. Here is a quick guide to override those fields:
    a. **Text Fields** enter “**NotSpecified**”
    b. **Numeric Fields** enter **0** or **1**
    c. **Currency Fields** enter **0.00**
    d. **Date Fields** enter the current date using the format “**YYYY-MM-DD**”
    e. **DateTime Fields** enter the current date using the format “**YYYY-MM-DD 12:00:00**”
5. Return the populated template with your data via email to Karey Powell at karey@loancirrus.com, and make sure to CC your Customer Success Specialist.
6. We will then take that template and migrate your data into the Sandbox environment.
7. Next we will ask you to go in and do a review of the system to make sure the information is accurate. This involves making sure all the balances, posted payments and pending payments reconcile; the statuses of clients corresponds; and that loan accounts and transactions match up.
8. Finally, once you have confirmed that your data is good and accurate, we will move the migrated data to your production environment.

When setting up your system, keep in mind:

Your **User ID** is system generated when you create your users. The system has this feature to accommodate the different loan officers and streamline them to the roles you've assigned them in the event that you have set up different roles for each user.

The **Branch ID** is system generated when you create your branches. This allows you to distinguish between different offices or branches of your business should you have more than one.

The **Product ID** is system generated when you create your loan products. This allows the system to distinguish between different loan products for your business. You have the ability to set up multiple loan products.

The "**User ID**" identified on the LoanCirrus Data Template (on the User Sheet) is the value that the SYSTEM ASSIGNS to each of your loan officers and yourself during the creation process. Your "**Branch ID**" refers to a value that the SYSTEM ASSIGNS to your offices as well during the creation process. Also, your "**Product ID**" refers to a value that the SYSTEM ASSIGNS to your loan products as well during the creation process.

We recommend that you use a government-issued photo ID with an issued and expiration date, which can also be used as the **Tax ID** (*if the user doesn't have a Tax ID*) as well.

CLIENTS:

FIELDS	DESCRIPTION	TYPE
Source Client ID	This represents the ID currently being used to identify the client in your existing system.	Alphanumeric
User ID	The numeric value that corresponds to the user on the User's sheet.	Integer
First Name	The client's first name.	String
Middle Name	The client's middle name.	String

Last Name	The client’s last name.	String
Email	The client’s email address.	String
Gender	Options: **Male** or **Female**	String
DoB	The client’s date of birth. Format: **YYYY-MM-DD**.	Date
Marital Status	Valid options: **Single**, **Married**, **Divorced**, **Widowed** and **Other**.	String
Home Phone	The home phone number for the client. For example, 1876XXXXXXX.	Integer
Mobile Phone	The mobile phone number for the client. For example, 1876XXXXXXX.	Integer
Work Phone	The client’s work phone number. For example, 1876XXXXXXX.	Integer
Address Line 1	The client’s street address.	String
Address Line 2	The client’s street address’ additional information (ex: suite, apartment, or building number).	String
Town/City	The client’s town or city.	String
Parish/State	The client’s parish/province/state.	String
Country	The client’s country of residence.	String
Ownership	Valid options: **Family Home**, **Own**, **Rent** or **Lease**.	String
Years At Address	The client’s years of residence at the given address.	Integer
Occupation	The client’s occupation.	String

Employer Name	The client’s employer’s name.	String
Employment Status	The client’s employment status.	String
Industry	The industry the client works in (ex: Finance, Human Resources, Home Economics, Education, Retail, etc).	String
Employer Address Line 1	The employer’s street address.	String
Employer Address Line 2	The employer’s street address’ additional information (ex: suite, apartment, or building number).	String
Employer Town/City	The employer’s town or city.	String
Employer Parish/State	The employer’s parish/province/state.	String
Employer Country	The employer’s country of residence.	String
Employer Postal Code	The employer’s postal code.	String
Date Of Employment	The client’s initial date of employment.	Date
Tax ID	The client’s Tax Identification number.	Alphanumeric
ID Number	A government issued ID number for the client.	Alphanumeric
ID Type	The government issued ID type. For example, **Passport**, **Driver’s License**, etc.	String

ID Expiration	The ID expiration date. Format: **YYYY-MM-DD**.	Date
ID Issue Date	The ID issue date. Format: **YYYY-MM-DD**.	Date
State	Only accepts: **Active** or **Inactive**	String
Branch ID	The numeric value that corresponds to the user on the Branches sheet.	Integer

CLIENT REFERENCES:

FIELDS	**DESCRIPTION**	**TYPE**
Source Client ID	This represents the ID currently being used to identify the client in your existing system.	Alphanumeric
Full Name	The full name of the person the client is using as a reference.	String
Occupation	The occupation of the client's reference.	String
Phone Number	The reference's phone number.	Integer
Address Line 1	The reference's street address.	String
Address Line 2	The reference's street address' additional information (ex: suite, apartment, or building number).	String
Town/City	The reference's town or city.	String
Parish/State	The reference's parish/province/state.	String

Country	The reference's country of residence.	String
Postal Code	The reference's postal code.	String
Relationship	The reference's relationship in relation to the client.	String
Years Known	How long has the client known this person? Only input the numeric value, for example, **1** for one year.	Integer

LOAN ACCOUNTS:

FIELDS	**DESCRIPTION**	**TYPE**
Source Loan ID	This represents the ID currently being used to identify the client's **loan account** in your existing system.	Alphanumeric
Source Client ID	This represents the ID currently being used to identify **the client** in your existing system.	Alphanumeric
Loan Amount	The total amount of the loan being granted.	Decimal
Installment	The scheduled installment for the first payment of the loan account.	Decimal
Disbursement Amount	The total amount that will be/was disbursed.	Decimal
Penalty Rate	The penalty rate which is to be applied to the loan account when a penalty occurs.	Decimal

Interest	The total amount of interest balance on the loan account.	Decimal
Fees	The total amount of fee balance on the loan account.	Decimal
Principal	The total amount of principal balance on the loan account.	Decimal
Loan Purpose	The purpose of the loan.	String
Loan Term	The duration of the loan account.	Integer
Interest Rate	The interest rate for the loan account.	Decimal
Fees Paid	The total amount paid in fees for the loan account.	Decimal
State	This represents the top-level states for the loan account. These states are: **Active**, **Inactive** and **Closed**.	String
Start Date	The date the loan was disbursed. Format: **YYYY-MM-DD**.	Date
Product ID	The numeric value that corresponds to the product on the Loan Products's sheet.	Integer
Sub State	These states are dependent based on the top-level state. If the top-level state is **Active**, then the sub-states can only be **Current** or **In Arrears**. If the top-level state is **Inactive**, then the sub-state can only be one of **Started**, **Pending Approval**, **Approved** or **Pending Disbursal**. If the top-level state is **Closed**, then the sub-state can only be one of **Written Off**, **Paid Off**, **Paid OK**, **Topped Up**, **Rescheduled**, **Denied**, or **Withdrawn**.	String
Arrears Grace Days	The total number of days given before the account state is set to arrears. Only input the numeric value, for example, for two days you would just input **2**.	Integer

User ID	The numeric value that corresponds to the user on the User's sheet.	Integer
Branch ID	The numeric value that corresponds to the user on the Branches sheet.	Integer

LOAN SCHEDULES:

FIELDS	**DESCRIPTION**	**TYPE**
Source Loan ID	This represents the ID currently being used to identify the client's loan account in your existing system.	Alphanumeric
Interest	The scheduled interest for the loan account.	Decimal
Fees	The scheduled fees for the loan account.	Decimal
Principal	The installment that's associated with that entry.	Decimal
Payment Date	The date associated with the installment entry. The format should be "**YYYY-MM-DD**".	Date
Principal Due	The total amount of principal due on the loan account.	Decimal
Fees Due	The total amount of fees due on the loan account.	Decimal
Interest Due	The total amount of interest due on the loan account.	Decimal
Penalty Due	The total amount of penalty due on the loan account.	Decimal
Principal Paid	The total amount of principal paid on the loan account.	Decimal

Fees Paid	The total amount of fees paid on the loan account.	Decimal
Interest Paid	The total amount of interest paid on the loan account.	Decimal
Penalty Paid	The total amount of penalty paid on the loan account.	Decimal
Late Days	The total amount of days since the account has gone into arrears. If the account is current then leave this field blank or input a zero "**0**".	Integer
Days In Arrears	The total amount of days since the penalty has become due or the account has gone into arrears. If there are no outstanding penalties on the account, then leave this field blank or input a zero "**0**".	Integer
Payment State	Valid options: **Due**, **Paid**, **Late**, **Pending**, **Pre Paid** and **Partially Paid**. ● **Paid**: If all is settled for the given schedule in question, the the schedule is Paid. ● **Late**: This occurs if a loan account is greater than or equal to 1 day in arrears. ● **Pending**: This occurs when a loan account schedule is not due as yet and no payment has been entered. ● **Pre Paid**: This occurs when a loan account is not yet due. However, payment has been made to the given schedule. ● **Due**: This occurs when a loan account is due on the current day and no payment has been made. ● **Partially Paid**: This occurs when a loan account is due on the current day. However, a payment has been entered.	String

LOAN TRANSACTIONS:

FIELDS	DESCRIPTION	TYPE
Source Loan ID	This represents the ID currently being used to identify the client‘s loan account in your existing system.	Alphanumeric
Entry Date	The date and time the transactions was carried out. The format should be “**YYYY-MM-DD h:m:s**”. For example, **2017-01-13 03:36:30**.	DateTime
Source Transaction Number	Any unique identification number that’s associated with the transaction.	Alphanumeric
Type	Available options: **Interest Applied**, **Principal Paid**, **Total Payment Entered**, **Reversed Payment**, **Deposit**, **Escrow Withdrawal**, **Fees Applied**, **Penalty Paid**, **Penalty Applied**, **Total amount disbursed**, **Reversed Penalty**, **Fees Payment**, **Reimbursed Fees**, **Fee Reversed**, **Rescheduled**, **Topped Up**, **Paid Off**, **Loan Withdrawn**, **Written Off**, **Withdrawal**.	String
Amount	The amount for this transaction.	Decimal
Balance	The balance that’s remaining on the loan account.	Decimal
Username	The full name of the user who carried out the transaction.	String
Payment Channel	The name of the channel that was used for the transaction. This should have been set up in your system, so you can go to the “**Transaction Types**” sheet in the migration template to get the full name of the channel.	String

Notes	Any notes associated with the transaction if any, otherwise leave it blank.	String
Created By	The numeric value that corresponds to the user on the User's sheet. If this action wasn't carried out by a user but the system, then simply put a "**0**" zero in its place.	Integer
Batch Number	A unique number that's associated with each transaction. This includes transactions related to loan payment broken out by interest, principal, fees and penalty.	Integer