

# Quick Start and FAQ's



[www.maela.biz](http://www.maela.biz)

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Please try our Quick Start and FAQ's first for immediate answers to most common questions.

Any questions not covered in our FAQ's relating to our service offering or pricing can be mailed to <mailto:info@maela.biz> and any technical support questions to <mailto:submissions@maela.biz>

## Quick Start

### 1. Creating an account / Registration

#### Creating a "test" account

Registration using your personal email address is welcome and allows you to download our templates and to see how easy it is to use our service.

Any submissions created under your personal email will be considered as test submissions and will not be measured but we may upload an illustrative report so that you can experience how easy it is to use our service and get a measurement.

Registering using a work email address also allows you to experiment with maela while you are in "Demo mode" and you will not incur any charges in this mode.

#### Creating a "live" account

A live account requires you to register using your work email address and for your organisation to be approved following a short KYC process. This process should take less than 24 hours.

Once the organisation is approved you can invite colleagues to join and request "real" measurements.

Colleagues with the same email domain (eg name@**yourcompany.com**) will be able to join the shared organisation workspace and the submissions will belong to your organisation.

#### What is an email domain

An email domain (eg yourname@**yourcompany.com**) is the last part of your email address, after the @, and is your company's email "address".

We use this to allocate other registration requests to your organisation, for your administrator to approve.

Your colleagues, clients or auditors can create free accounts to experiment with our service using their personal email addresses but when they want to join an organisation, they must then create another account using a company email.

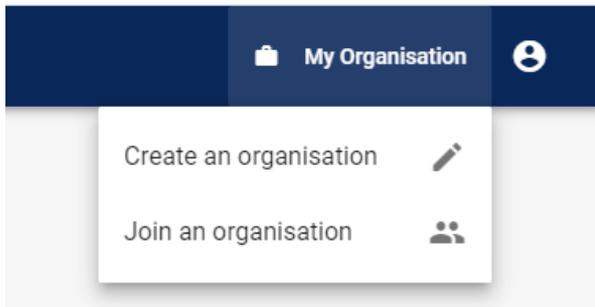
### 2. Demo mode

The first time you open the maela app, it will place you in demo mode, where you are able to experiment and create "dummy" submissions. You will not incur charges in "Demo mode".

Use the "Demo mode" indicator to toggle between "Demo" and "Live" modes.

### 3. Adding an organisation and creating a shared workspace

Once you have registered as a user, using your organisation's email address, you can create an account for your organisation and invite colleagues to join. A shared workspace for your organisation will be created, where you can access all the organisation's submissions.



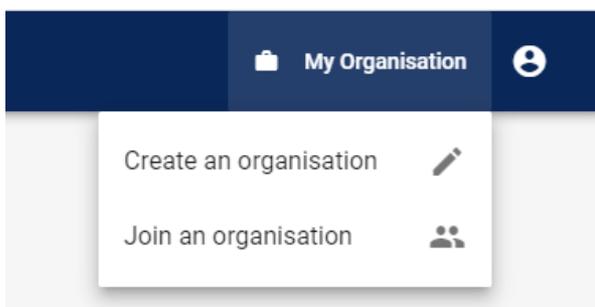
An organisation needs to be approved by maela.biz before it becomes active, which should take less than 24 hours.

Creating an organisation will allow you to submit a “live” request for a measurement.

#### 4. Adding your colleagues to your organisation’s workspace

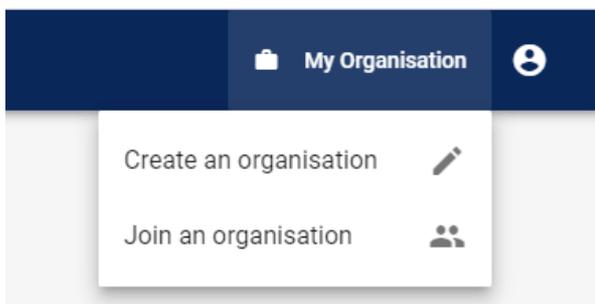
After creating your account and experimenting with our templates, the next step is to create an organisation or join an existing organisation’s shared workspace.

To invite colleagues to your organisation’s shared workspace ask them to register using their work email address and then select “Join an organisation”.



#### 5. Joining an organisation

Once any of your colleagues has created an organisation you can request to join it.



The “Join an organisation” menu will show you any organisations that match your email domain (eg name@**yourcompany.com**). An email domain is the last part of your email address, after the @, and is your company’s email “address”.

Your organisation’s administrator will be notified by email of your request and will need to approve your request before you get added to the organisation’s shared workspace.

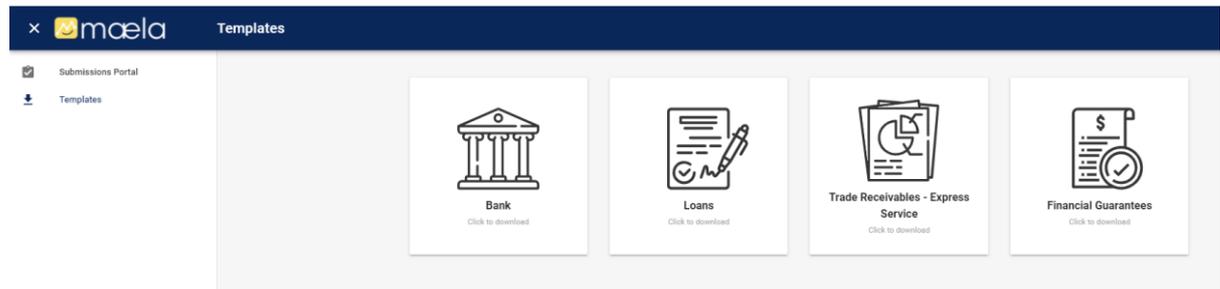
If nothing appears on the join list, your organisation may not have registered yet or your email address may not match the list of approved email domains supplied by your administrator. Contact your

organisations administrator or email us on <mailto:info@maela.biz> and we will contact them for you with your request.

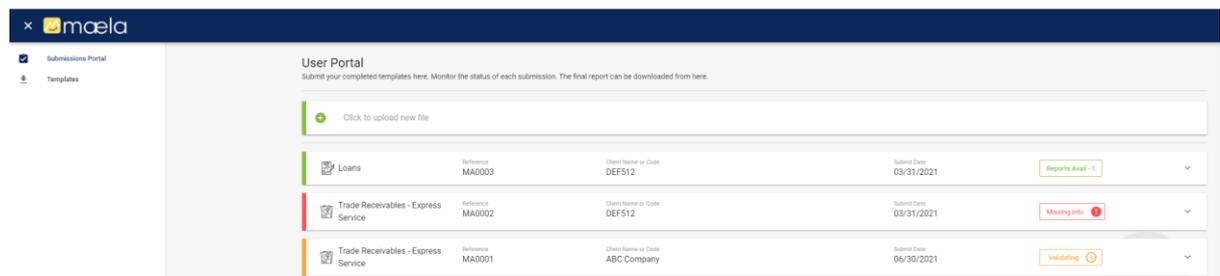
It is possible that you are the first person in your organisation to create an account for your organisation and you can do this through “Create an organisation”.

## 6. Submitting a request for a measurement

Download one of our information input templates and complete the necessary details.



The Submission portal allows you to “Upload a new file” and shows you all your existing submissions.



Note: To submit a “live” request for measurement you must have created an organisation first and have logged in using your company email address.

## 7. Working within the Submission portal

The portal shows all your submissions.

Click on an item to expand it to see its details.

The status of each submission is shown on the right of the screen.

**User Portal**  
 Submit your completed templates here. Monitor the status of each submission. The final report can be downloaded from here.

Click to upload new file

	Reference MA0003	Client Name or Code DEF512	Submit Date 03/31/2021	<span style="border: 1px solid green; padding: 2px;">Reports Avail - 1</span>
		Measurement Service Express	Measurement Date 03/31/2021	
Uploaded files <div style="border: 1px solid #ccc; padding: 2px;">  Loans - Input Template ver 1.3 - [DEF512].xlsx 145.27 kB         </div>				

Click to upload new file

	Reference MA0002	Client Name or Code DEF512	Submit Date 03/31/2021	<span style="border: 1px solid red; padding: 2px;">Missing Info !</span>
		Measurement Service Express	Measurement Date 03/31/2021	

27 Jun 2021 14:48 pm  
 The last month's information does not balance. Please update the information and replace the file you previously uploaded.

Click to upload new file

	Reference MA0001	Client Name or Code ABC Company	Submit Date 06/30/2021	<span style="border: 1px solid orange; padding: 2px;">Validating ⌚</span>
		Measurement Service Express	Measurement Date 06/30/2021	
Uploaded files <div style="border: 1px solid #ccc; padding: 2px;">  Trade receivables - Express Service - Input Template ver 1.0 - [ABC Company].xlsx 60.37 kB         </div>				

Once you submit the measurement request its status changes to “Validating”.



If there is missing information we will flag the status as “Missing info” and notify you by email.



When the report is complete the status changes to “Reports Avail”.



Click on this button to show and download the reports and any supporting files.

Download files

Reports Avail - 1

ECL Report - Client DEF512 - Loans - Job Ref MA0003.pdf

**CLOSE**

## 8. What report and calculations will I get

A list of sample reports is listed on our website.

For further questions contact <mailto:info@maela.biz>

## 9. How much do measurements cost

The cost of each submission depends on the number of “instruments” or “items” on each submission as well as the type of measurement service you select.

For example:

 Trade Receivables - Express Service	Reference MA0008	Organisation Name None	Files 1	Measurement Service Express
 Loans	Reference MA0003	Organisation Name None	Files 1	Measurement Service Express

### Trade Receivables example

The prices shown below are for illustration purposes only. Please obtain the latest pricing list from [info@maela.biz](mailto:info@maela.biz).

A Trade Receivables submission contains only 1 trade receivables book.

A summary information measurement costs 1 x 495\* per submission

A detailed information (by account) measurement would cost 1,995\* for the first book (ie company) and 1,695\* for additional books or companies in the group. Should you want separate ECL’s on customers with material balances, these are billed for separately as 100 per item.

If your group has 4 companies with Trade Receivables books but only 3 are material and you need the High Assurance service for these 3 books, and there is 1 customer that has a material balance and you have access to their financial statements the cost would be:

1 x 1,995 for the first book

2 x 1,695 for the rest of the books

1 x 100 for the material account’s separate ECL

The remaining 4<sup>th</sup> company with a smaller book could have the cheaper summary information measurement done or if the customers and payment behaviour are similar to one of your other books, you could use that book’s ECL%’s as a proxy and adjust it judgementsally.

### Loans example

A Loans submission may contain more than 1 loan. An ECL belongs to a loan and not to the borrower as each loan may have different terms and properties, each of which may impact the ECL on that specific loan. It is incorrect to use the ECL% from 1 loan on another loan.

If a submission contains 3 loans:

The measurement will cost 3 x 100

If you require an ECL on a loan and the borrower also has a trade receivables balance with another group company, the cost of the additional 2<sup>nd</sup> ECL for the trade receivables balance will only be billed at 50% of the cost of the first.

If a submission contains 3 loans and 2 significant inter-company trade receivables balances:

The Express Service will cost:

1 x 100 for the borrower company with the loan payable

2 x 150 for the borrower companies with both a loan payable and a trade receivables payable

A loan for which you require 3 measurements, for example you would like to see the impact of 2 different stages, eg Stage 1 with a 12m loss and also if it was Stage 2 and requires a lifetime loss calculation, as well

as an intercompany trade receivables ECL for that company it would qualify as a complex calculation and be billed at the cost of a double calculation.

1 x 200 for a borrower company with both a loan payable (with 2 measurements) and a trade balance payable (ie 3 measurements are charged at double the cost of a single).

### Guarantees example

A Guarantee submission may contain more than 1 guarantee and is generally billed per agreement per borrower per start date. Although several companies may be guarantors they are not billed for. The ECL calculations are based on the borrower and the start date.

The Express Service for a guarantee on a single loan facility granted to a company within the group, for which several other companies stand surety or as guarantors will carry a single cost, despite several companies being impacted. The separate facilities covered by the main facility agreement (eg an overdraft facility, a foreign exchange facility, a credit card facility, an asset finance facility) will carry a single charge. Asset finance agreements may require separate ECL's if there are multiple assets with different start dates or terms and may increase the cost based on complexity. You will be informed of the cost prior to work commencing.

For a borrower company with a single facility agreement (with several measurements for each sub-facility) but with several guarantor companies that are each required to carry an ECL:

1 x 395 where there are a reasonable amount of sub-facilities

1 x 595 where there are a multiple line items with different terms in one of the sub-facilities (eg separate asset finance items with different start dates). This price is also impacted by complexity and whether additional time is required for analysts to read the agreement (at your request).

### Bank account example

A Bank submission may contains more than 1 account. An ECL belongs to the account and its term and characteristics. You cannot use the ECL% from 1 account on another account unless the accounts are the same. The measurement of the first account is more expensive, as it includes a consultation to discover the real term of the account (called the behavioural terms) on which the measurement will be based.

If a submission contains 3 accounts:

It will cost 1 x 150 and 2x 70

### Applicable price lists

Please obtain the latest pricing list from [info@maela.biz](mailto:info@maela.biz).

## 10. How will I get billed

Your organisation will be provided with an invoice based on all the measurements submitted.

Each invoice will include each request and the number of measurements performed.

Please note that each measurement is separately charged for. A single submission may contain several measurements.

## FAQ's

### 1. Your file will not upload

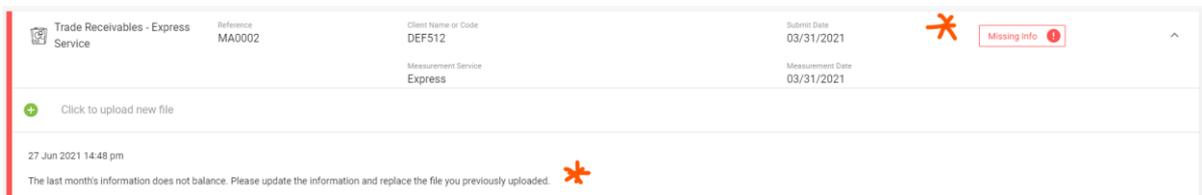
The system checks to make sure that the same file is not uploaded twice.

Rename your file, possibly by adding a company / client code or name and/or the year-end date to the file.

Upload the renamed file.

### 2. Missing or incorrect information message

If there is any missing or incorrect information on your submission, we will flag the status as "Missing Info" and provide details.



Trade Receivables - Express Service	Reference: MA0002	Client Name or Code: DEF512	Submit Date: 03/31/2021	 Missing Info
		Measurement Service: Express	Measurement Date: 03/31/2021	

Click to upload new file

27 Jun 2021 14:48 pm

The last month's information does not balance. Please update the information and replace the file you previously uploaded. 

You will receive an email notification which provides your submission reference.

**Hello!**

The status of your submission has changed.

Submission reference: MA0002

Status: MISSING INFORMATION

[View Submission](#)

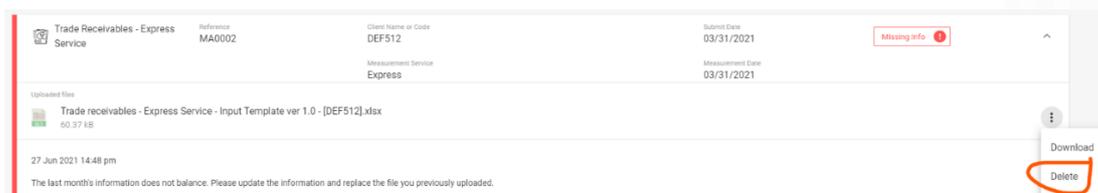
Thank you for using our application!

Regards,  
Maela

If you're having trouble clicking the "View Submission" button, copy and paste the URL below into your web browser: <https://app.maela.biz/evaluations>

After correcting the information on your submission template file resubmit the updated file by:

- Delete the previously uploaded file



Trade Receivables - Express Service	Reference: MA0002	Client Name or Code: DEF512	Submit Date: 03/31/2021	 Missing Info
		Measurement Service: Express	Measurement Date: 03/31/2021	

Uploaded Files

Trade receivables - Express Service - Input Template ver 1.0 - [DEF512].xlsx  
60.37 KB

27 Jun 2021 14:48 pm

The last month's information does not balance. Please update the information and replace the file you previously uploaded.

[Download](#)  
[Delete](#)

- Upload the revised file

Trade Receivables - Express Service	Reference MA0002	Client Name or Code DEF512	Submit Date 03/31/2021	Missing info
		Measurement Service Express	Measurement Date 03/31/2021	
Click to upload new file				
27 Jun 2021 14:48 pm				
The last month's information does not balance. Please update the information and replace the file you previously uploaded.				

If you need further assistance refer first to our FAQ library or contact us on <mailto:submissions@maela.biz> and include your submission reference number in the subject line

### 3. Missing or incorrect information or you have changed your mind

Once a file is submitted it starts to go through validation and processing. You are not able to amend or delete your submission file unless we change its status to "Missing info".

Please email us on <mailto:submissions@maela.biz> with your submission reference on the subject line and details of the problem.

We will advise you on any potential additional charges if processing has already started.

### 4. Querying the measurement results

If you have any queries on either the methodology used or the results please email us on <mailto:submissions@maela.biz> with your submission reference on the subject line and provide details of the query.