

The background features a large, abstract geometric shape composed of various shades of green triangles and polygons, extending from the top-left corner towards the bottom-left corner.

**QCommission**

Pay People Properly

[www.qcommission.com](http://www.qcommission.com)

QCommission enables you to quickly calculate commission, draw and bonuses, verify results and distribute this information to your account executives, recruiters, consultants and managers. Present the commission information in such a way that your staff clearly understands what they are being paid and why they are being paid at a very detailed level. Excel and manual calculations can introduce a lot of errors into your calculations and cause your staff to lose trust in you. QCommission can help avoid that by calculating all commissions systematically and reliably.

## Calculate Accurately with Flexible Rules

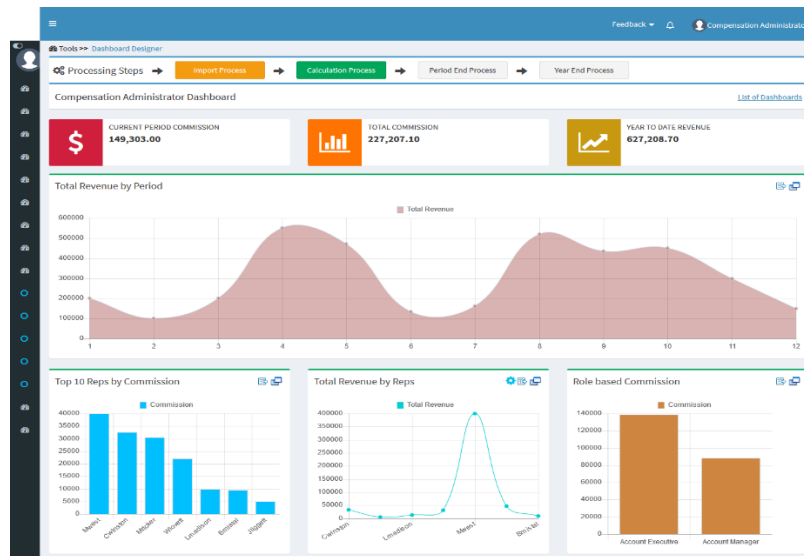
QCommission provides a lot of flexibility to set up commission plans that are unique to your company and your payees.

- Pay against Loan Originations
- Pay commissions against Loan Volume or Loan Income.
- Calculate Loan Income from components such as Origination Fees, Yield Spread Premium, Processing, Fee, Appraisal and Credit Report Fee.
- Deduct various fees such as Processing Fees from commission. if agent does not collect.
- Pay flat amount of commission per Loan File closed for Loan Processors.
- Pay different commission rates by tiers of revenue attainment.
- Pay Referral Fees to internal and external payees
- Split commissions between multiple Loan officers.
- Pay different split commission rates for Loan Officers.
- Provide splits and overrides to Loan and Branch Managers.
- Deduct non-loan related expenses such as Marketing from overall commissions.
- Calculate loan volume-based bonuses and pay them quarterly or annually.
- Pay weekly, bi-weekly, twice-monthly, monthly
- Pay overrides to sales managers.
- Pay draws or guaranteed payouts.
- Calculate minimum wage payments.

The screenshot displays the 'Transaction Detail Mortgage' interface. It features a grid of input fields for transaction data. The fields are organized into two columns. The left column includes Transaction ID (LC002), Transaction Eff Date (1/25/2016), Transaction Date (1/25/2016), Transaction Type (Loan Origination), Product ID (Office & Equipment), Customer ID, Full Customer Job (John Walker 2301 Sanders Ave, Vallejo), Category, Group ID, and Source. The right column includes Transaction Line (1), Transaction Line Level (Detail), Transaction Status, Transaction Line Type (Standard), Full Product Name (Expenses/Office & Equipment), Customer Job (2301 Sanders Ave, Vallejo), Territory ID (West Office), Vendor ID, and Policy ID. The interface also includes a 'Next Step' button and a 'Related Info' link in the top right corner.

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QCommission is designed to integrate with Salesforce.com, Sage Peachtree, Sage Intacct, MS Dynamics GP, MS Dynamics Axapta, QuickBooks, SugarCRM, Xero, NetSuite and many others. QCommission can also accept Excel, fixed file and delimited format files. QCommission can process some PDF format files too.

QCommission can also operate stand-alone.

- Import data from accounting systems including Invoices, Expenses, Payees, Customers and Products.
- Import from Loan Origination Systems (LOS) including Byte files, Calyx Point, Excel, and fixed or text-delimited files.
- Restrict Transaction import using a date range.
- Export Commissions directly to QuickBooks Accounts Payable
- Export data to Excel, and fixed or text-delimited file formats.

## Plan Setup

- The QCommission Plan describes an individual's sales commission plan in detail.
- Calculate payouts weekly, bi-weekly, monthly, bi-monthly, quarterly, etc.
- Have multiple commissions and bonuses per plan.
- Create unique plans for every payee or share plans.

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## Reporting

QCommission stores all data entered and all payout calculations.

- Produce detailed commission statements by payee.
- Reproduce commission statements for prior periods.
- Report on split credits and uncredited transactions
- Analyze historical transaction and payment information
- Email commission statements to payees.
- View commission statements through the web.

### **Redwood Mortgage chooses QCommission for their Sales Commission**

#### **Customer Profile**

REDWOOD MORTGAGE provides quality mortgage lending within California for both residential and commercial properties. Founded in 1978, Redwood Mortgage is an established financial organization with 35 years of experience in arranging and funding mortgage loans in California. Redwood Mortgage and its affiliates have arranged around 2 billion dollars in loans and currently manage a loan portfolio of over \$275,000,000. They provide tailor-made loan direct funded solutions secured by residential, multifamily and commercial properties.

#### **The Problem**

Prior to QCommission, Redwood Mortgage was calculating commission manually using Excel and 3rd party application report. Samina Shahen, Compensation specialist spends time in mining the data manually to line up to their commission rules for all their Agents, Brokers and Manager. One of their key problem is calculating override commission when the manager cross overs tiers. Due to new commission rules, too many variables for clean calculation in excel is a very time-consuming task every month. The company had new commission fees in place and Samina wanted to have accurate calculation and to handle various scenarios for current plans and new changes in future down the road. The company also expects to have a good customer services when needed readily.

#### **The Project**

QCommission implementation crew worked with Samina and her team and underwent an in-depth discovery meeting and designed the commission rules in a way that can be easily processed their current needs and for future changes. QCommission could integrate a custom version of mortgage transactions from an excel file to feed QCommission for processing.

# QCommission

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# Reporting

There were 3 different commissions plan incentives configured in QCommission (Personal Production Commission, Closed Loan Volume Bonus and Override Commission). The software processed commissions and bonuses on loan amount on any closed deals correctly without any errors given the complexity of year to date tiered rate calculation. The project was average in complexity and got accomplished with the project accessed estimated and on time. I am very happy to have professional looking commission statement being produced every month without any delay to my team.

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Plan ID : ALJefferson  
 Plan Name : AL Jefferson  
 Territory ID : West Office  
 Currency :

Plan ID : Loan Officer Plan  
 Period : 2/1/16-2016-1/31/2016  
 Position : Loan Officer  
 Fiscal Year : 2016

Gross Payout Amt : 9,585.00  
 Draw/Adj Adjustment : 0.00  
 Cap Adjustment : 0.00  
 Other Adjustment : 100.00  
 Adjustment To Payout : 0.00  
 Recovery From Payout : 0.00  
 Net Payout Amt : 9,585.00

Cumulative Attainment : 13975.00  
 Balance : 1,993.00  
 573.00  
 733.00  
 6,123.00  
 573.00  
 9,585.00  
 15,975.00  
 9,585.00

Txn	Date	Type	Customer	ProductID	Qty	Sales Amount	Cost	Gross Profit	Credit Amount	Comm Rate	Paid Amount
Incentive ID : Loan Income Commission      Goal Amt : 0											
					200,000.00	0.00	0.00	2,655.00	60.00	60.00	1,993.00
					100,000.00	0.00	0.00	955.00	60.00	60.00	573.00
					100,000.00	0.00	0.00	1,205.00	60.00	60.00	733.00
					700,000.00	0.00	0.00	10,205.00	60.00	60.00	6,123.00
					100,000.00	0.00	0.00	955.00	60.00	60.00	573.00
<b>Total : 0.00 1,200,000.00 0.00 0.00 15,975.00 0.00 9,585.00</b>											

**Payout Adjustments**

Reference ID	Effective Date	Adjustment Type	Action	Adjustment Amount	Comments
LN22	1/31/2016	Payout	Add	100.00	Forgot something
					<b>Total : 100.00</b>

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Plan ID : ENMunde  
 Plan Name : Beth Munde  
 Territory ID : West Office  
 Currency :

Plan ID : Loan Officer Plan  
 Period : 2/1/16-2016-1/31/2016  
 Position : Loan Officer  
 Fiscal Year : 2016

Gross Payout Amt : 651,000.00  
 Draw/Adj Adjustment : 0.00  
 Cap Adjustment : 0.00  
 Minimum Per Adjustment : 0.00  
 Other Adjustment : 0.00  
 Adjustment To Payout : 0.00  
 Recovery From Payout : 0.00  
 Net Payout Amt : 651,000.00

Cumulative Attainment : 630  
 Balance : 6,000.00  
 40,000.00  
 45,000.00  
 420,000.00  
 40,000.00  
 645,000.00

Txn ID	Txn Eff date	Line Type	Customer ID	Group	ProductID	Loan Amount	Origins Fees	Yield Spread	Other Expenses	Credit Amt	Comm Rate	Payout Amt
Incentive ID : Loan Income Commission      Goal Amt : 0.00												
LN2006-1	1/16/2016	Standard	John Walker	Conventional		200,000.00	1,000.00	0.00	200,000.00	50.00	50.00	100,000.00
LN2007-1	1/13/2016	Standard	Azara Rodriguez	VA		100,000.00	1,000.00	250.00	0.00	100,000.00	40.00	40,000.00
LN2008-1	1/13/2016	Standard	Brad Levinson	FHA		100,000.00	1,250.00	250.00	0.00	100,000.00	45.00	45,000.00
LN2009-1	1/22/2016	Standard	Walter Whittier	Jumbo		700,000.00	3,500.00	0.00	700,000.00	60.00	60.00	420,000.00
LN2010-1	1/31/2016	Standard	Whiter Sims	Refinance		100,000.00	1,000.00	250.00	0.00	100,000.00	40.00	40,000.00
<b>Total : 1,200,000.00 12,250.00 5,250.00 0.00 1,200,000.00 0.00 1,200,000.00</b>												
<b>Incentive ID : Loan Volume Bonus      Goal Amt : 0.00</b>												
<b>Total : 0.00 0.00 0.00 0.00 2,400,000.00 0.25 6,000.00</b>												
<b>Total : 0.00 0.00 0.00 0.00 2,400,000.00 6,000.00</b>												

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### Zenith Mortgage Services, Inc - Sales Commission Statement

**QCommission**

Payee ID : JSmith	Plan ID : Manager Plan	Gross Payout Amt : 20,322.50	Balance
Payee Name : John Smith	Period : 2 [1/16/2016 - 1/31/2016]	Draw/Adv Adjustment : 0.00	0.00
Territory ID : West Office	Position : Loan Manager	Cap Adjustment : 0.00	0.00
Currency :	Fiscal year : 2016	Minimum Pay Adjustment : 0.00	
		Other Adjustment : 0.00	
		Adjustment To Payout : 0.00	
		Recovery from Payout : 0.00	Net Payout Amt : 20,322.50

Txn ID	Txn Eff date	Line Type	Customer ID	Group	Product Id	Loan Amount	Origin Fees	Yield Spread	Other Expenses	Credit Amt	Comm Rate	Payout Amt
<b>Incentive ID : Loan Income Commission</b>										<b>Goal Amt : 0.00</b>		
LN2016 - 1	1/25/2016	Standard	John Walker	KMaguire	Jumbo	1,000,000.00	10,000.00	5,000.00	200.00	13,850.00	85.00	11,772.50
<b>Total :</b>						1,000,000.00	10,000.00	5,000.00	200.00	13,850.00		11,772.50
<b>Incentive ID : Other Expenses</b>										<b>Goal Amt : 0.00</b>		
LN3001 - 1	1/25/2016	Standard			Marketing Expense	0.00	0.00	0.00	-200.00	0.00	100.00	0.00
LN3002 - 1	1/25/2016	Standard			Office & Equipment	0.00	0.00	0.00	-350.00	0.00	100.00	0.00
<b>Total :</b>						0.00	0.00	0.00	-550.00	0.00		0.00
<b>Incentive ID : Reimbursable Expenses</b>										<b>Goal Amt : 0.00</b>		
LN4001 - 1	1/25/2016	Standard			Printing	0.00	0.00	0.00	65.00	0.00	100.00	0.00
LN4002 - 1	1/25/2016	Standard			Office Supplies	0.00	0.00	0.00	85.00	0.00	100.00	0.00
<b>Total :</b>						0.00	0.00	0.00	150.00	0.00		0.00

### Zenith Payees Commissions Incentive Report By Manager

**QCommission**

Manager : JSmith Fiscal Year : 2016

Payee	Position	Incentive	Goal	Affainment	Amt	Net Pay Amount	Currency
<b>Period : 1</b>							
Al Jefferson	Loan Officer	Loan Income Commission		15,975	9,585	9,585	
Beth Munde	Loan Officer	Loan Income Commission		15,975	8,756.75	8,756.75	
CGarner	Loan Officer	Loan Income Commission		15,975	6,390	6,390	
<b>Period Total :</b>						24,731.75	
<b>Period : 2</b>							
Al Jefferson	Loan Officer	Loan Income Commission		15,975	9,585	9,585	
Beth Munde	Loan Officer	Loan Income Commission		1,200,000	645,000		
		Loan Volume Bonus		2,400,000	6,000		
CGarner	Loan Officer	Loan Income Commission		1,200,000	9,585		
		Loan Unit Commission		1,200,000	6,000		
		Loan Volume Commission		-550			
<b>Period Total :</b>						15,585	
<b>Grand Total :</b>						676,170	
<b>Manager : JSmith</b>						700,501.75	

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