## TimeValue Software™ lue Eng Software Development Kit



#### Add Accurate, Flexible, and Proven Financial Calculations to Your Application and Accelerate Development With This Easy to Integrate COM DLL.

The rules for calculating interest can be very complicated. Mastering calculations for balloon payments, irregular time periods, and APRs will add significant time and expense to a software development project. TimeValue Software™ TValue Engine™ software development kit (SDK) allows developers to easily integrate time value of money calculations into any Windows-based application with virtually no development time.

#### **Use in Almost Any Programming Environment**

TValue Engine SDK is available as an ActiveX (COM) Dynamic Link Library (DLL) or a SOAP Web service that can be integrated into any Windows-based desktop application or Web-based application with ease. It also has an XML interface that makes it simple to save and retrieve calculations and amortization schedules. Use TValue Engine SDK with multiple programming environments including:

- Visual C++
- ASP
- Excel

- Access
- Java
- FoxPro

PowerBuilder

#### **Calculations From the Leader** in Financial Calculations

TValue Engine SDK is the engine that has provided the power and accuracy of the industry standard TimeValue Software™ TValue™ amortization software for more than 25 years. More than 500,000 financial professionals worldwide rely on TValue software to provide accurate time value of money calculations.

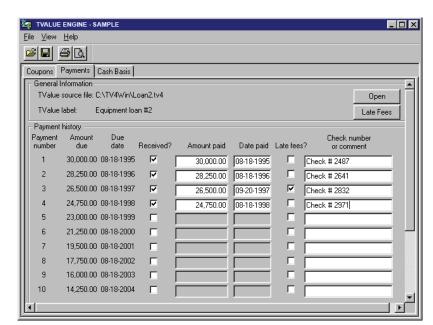
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#### **Create a Custom Application**

Use TValue Engine SDK to implement a Windows-based application or add capabilities to your current systems.

- Payment calculations for specialized loan or lease origination systems
- Annual Percentage Rate (APR) calculations for loan documentation software
- Professional amortization schedules for any financial program
- Internal rate of return (IRR) calculations for investment applications
- Present value and future value calculations for loan or investment portfolios
- Lease calculations with advanced, deferred, skip, and residual payments
- Truth in Lending (Reg. Z) disclosures



Sample application: Tracks payment dates and amounts paid. Records late fees.

# Corporations of All Sizes Utilize TValue Engine SDK in Their Applications

- DeLage Landen Operational Services
- John Deere Credit
- Microsoft Global Finance
- CIT
- Lease Team
- GE Capital Canada

"We had a tight deadline to integrate TValue Engine SDK into our in-house origination system. The TimeValue Software development team was very flexible and helped us meet deadlines. Their focus on customer support should be used as a model for all companies doing business today!"

Thomas V. Carlock,
VP Systems & Technology
The CIT Group/Equipment Finance

#### **Choose the Appropriate Computation Option**

- Normal amortization (compound interest)
- U.S. Rule (simple Interest)
- Rule of 78
- Canadian amortization
- 360, 364, or 365 days per year
- Daily, exact days, weekly, bi-weekly, 4-week, monthly, half-month, 2-month, 4-month, quarterly, semi-annual, annual, or continuous compounding

### Account for Any Type of Payment

- Interest only
- Principal only
- Fixed principal plus interest
- Existing fixed
- Principal first
- Amount step
- Percentage step
- Monthly skip
- Skip payment

#### **Compute Any Unknown**

- Present or future values
- Loan or payment amounts
- Deposit or withdrawal amounts
- Interest rate
- Internal rate of return (IRR)
- Annual percentage rate (APR)
- Number of payments
- Remaining balance
- Balloon payment
- Discounted value

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