



## Quick Reference Guide

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

### 1. What is eSave?

**eSave - Financial Products** is an internet application designed for banks and financial institutions which enables them to easily handle energy efficiency and renewable energy portfolios and credit lines.

**eSave - Financial Products** offers a variety of standard green measures, for which eligibility checks can be performed. It is a web based application provided by MACS Energy & Water, an independent Consultancy based in Germany ([www.macsonline.de](http://www.macsonline.de)).

The main functions of eSave are to **calculate, monitor and report the environmental impact, e.g. energy savings and CO2 emission reductions** for standardized green measures.

eSave follows the bank procedures and will guide you through the process of loan disbursement automatically and step by step. In the following sections, each step of the loan disbursement process in eSave is briefly described.

### 2. Get Started – Log in

**Log in:** Go to [login.macsesave.com](http://login.macsesave.com) and use your eSave username and password to access your eSave account. If you have forgotten or lost your password, just send

an email to [esavesupport@macsonline.de](mailto:esavesupport@macsonline.de) to request a new one.

Your eSave account is tailored to your user authority. The users have different authorities and the access to eSave functionalities depends on the pre-defined user-roles.

### 3. Loan Products

When you get a new loan application, you start creating a loan in eSave by clicking on a fitting Loan Product. The Loan Products visible in eSave are pre-defined packages for your financial institution, agreed upon by the management of your Institution. The Loan Products are also source of fund specific which means their name will always contain the source of funds for that specific Loan Product.

Within each Loan Product, there are different measures. A measure is something for which the client would like to have a loan. Hover the mouse over the Loan Product box to see all the measures contained in that loan product.

With eSave, you can check if the proposed measure is eligible for financing from a specific green credit line with just a few clicks.

### 4. Branch and currency

After selecting the Loan Product, you will be prompted by eSave to select the branch in which the client applied for the loan. The next step is to select the currency in which the loan will be disbursed. In some cases, the currency will be pre-defined.

### 5. Types of measures and costs

Next, you need to select the measure which your client wants to take a loan for. It is **only possible to select one measure at a time**, but later you can add more measures to a loan.

The measures available in the Loan Product you selected can be Standard Measures, Non-Standard Measures or a combination of both. After selecting the

measure, the next step is to select the time when the measure will be fully implemented and to insert measure costs: Investment cost of measure and, optionally, other costs.

For Investment costs the client needs to have a pro-forma invoice. Enter the **Investment cost of measure** from the supplier's invoice. The cost may include all costs related to the RE/EE measure: e.g, material, equipment, installation works, engineering and design, VAT etc.

There is also a possibility to insert "**Other costs**". This field is optional. Other costs include costs which are not directly related to the implementation of the green measure and for other costs the client does not have to present an invoice. Depending on the conditions of the credit line, other costs may or may not be allowed.

When they are allowed, other costs may not exceed 25% of the loan amount. Also, if there are other costs, they have to be specified. If other costs exceed 25% of the loan amount or these costs are not specified, eSave will not accept the measure.

### 6. Eligibility checks

**If you selected a Non-Standard Measure**, the eligibility check must be done by the Environmental Consultant or, for energy projects, the Energy Consultant (this will take a few days). In his Assessment Report, clear information about the measure eligibility or non-eligibility will be provided. Insert the relevant data from the report into eSave and then save the measure.

**If you selected a Standard Measure**, you need to check its eligibility in eSave. eSave will guide you and ask for information which you need to collect from your client or find in his invoice(s) regarding that specific measure (See Annex 1 for input requirements for each measure).

### 7. eSave Calculations

After all the measure data is inserted in eSave, it is time to click the calculation-button. eSave will calculate the

environmental impact like energy savings and CO2 emission reductions that the proposed measure will bring. If the measure meets the requirements of that credit line, eSave will let you save the measure. If the measure is not eligible, it will be clearly indicated and it will not be possible to save the measure.

## 8. Number of measures

Maybe your client wants a loan for financing implementation of several green measures?

A loan in eSave can have one or more measures from the same loan product. After finishing the first measure, eSave will ask you if you would like to create another measure. If you select "Yes", eSave will take you back to the list of measures. If you select "No", eSave will take you to the next step – Creation of loan.

## 9. Creation of Loans & Client data

First, eSave will automatically generate a **Preliminary loan ID**. You must use this number until the loan application is approved by the Credit Board. If the loan is later approved, the **preliminary loan ID** must be replaced with the real loan contract number used at the Institution.

Additional loan data and client input is required for the loan application and you must fill in this general information:

1. **Requested loan amount**
2. **Client ID:** do not enter your client's real name!
3. **Type of client**
4. **Economic sector:** If you cannot find a matching economic sector, choose the closest one.

Next click on "**Save loan**". If you do not wish to approve the loan directly, your loan will be automatically stored in "**My loans**". If there are any changes to the loan application (e.g. in the loan amount), prior to approval or loan disbursement, it can be easily updated. Just click „**My loans**“ in the main dashboard to access and

edit any of the loan applications and associated measures that you have created.

## 10. Loan approval

After the loan approval by the Credit Board, the eSave Loan ID must be replaced with the Banks real loan contract number. This is called "**approval**" in eSave.

All your created but not approved loans are called "Pending loans" and are listed in the "**My loans**" section. When you have found and opened your pending loan, you need to input the following data:

1. **Loan ID:** Replace the Preliminary loan ID with real Loan Number. It must be identical to the Institution's internal system Loan ID for the automatic matching of loans.
2. **Disbursement date**
3. **Loan amount:** If not the same as the requested loan amount, fill in the approved loan amount.

Review and check all the loan data. If everything looks good, click on "**Approve the loan**".

**Note!** Once the loan is approved in eSave too, it can no longer be modified. If you must change something in a loan or a measure of a loan that has already been approved, please contact your superiors or write a mail to: [esavesupport@macsonline.de](mailto:esavesupport@macsonline.de).

## 11. My loans

All your loans, both pending and approved will be stored in eSave and you can always access them through "**My loans**". You can search for loans by Loan ID or Client ID, but additional search criteria are also possible.

Once you have found the loan you were looking for, you can edit the loan and/or the measure data, approve it if pending and save or print pdf loan summaries.

## 12. Monitoring & Reports

eSave provides loan summaries in pdf-file format for all loans. Print or download these files to your computer for inclusion in the loan application/ customer folder.

Users who have the Report Manager role in eSave can also generate eSave reports. These reports contain all loans disbursed in a selected period as well as data about the loans and measures, including the environmental impact per year and per lifetime of measures. These reports can be exported as excel files or xml files and can be further tailored to specific needs.

## 13. eSave Guides

This eSave Quick Reference Guide and other supporting documents, including the eSave Training set, can be downloaded from the eSave "Downloads" available in the "Help" section which also contains a FAQ section. Finally, whenever you have a question or are in doubt about something in relation to eSave, just send an email to: [esavesupport@macsonline.de](mailto:esavesupport@macsonline.de).