Oracle Banking Digital Experience

Retail Loans User Manual
Release 16.2.0.0.0

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ORACLE®

Retail Loans User Manual

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1.   Preface

1.1   Intended Audience

This document is intended for the following audience*:*

- Customers

- Partners

1.2   Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.3   Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit

http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction

- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser and theme.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

1.4   Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide

- Oracle Banking Digital Experience Installation Manuals

2.   Loans

Banks lend money to their customers through loan accounts. Hence, loan accounts are valuable assets to the bank. It becomes important for the banks to enrich end user's loan servicing experience to increase customer satisfaction and retention.

In order to achieve this, banks are constantly putting efforts to enhance their online channel banking experience for their customers by introducing and revamping loans servicing features on digital platform.

Application provides a platform for banks to enable their customers to service Loans module through self-service channels.

The customers can manage their banking requirements efficiently and effectively through self-service channel. It allows customers to view their accounts, outstanding balances, make repayments, view loan schedules etc.

3.   Loans Dashboard

Loans dashboard provides a summary of the Loan accounts held by the customer. Loans dashboard displays summary of total borrowings done by the customer in all accounts along with the current outstanding amount. It allows customers to understand their current position with respect to loan accounts. Summary of individual Loan accounts will be displayed on the user's dashboard.

User can view account details such as customer name, product name, account number, rate of interest, outstanding amount and joint account indicated on the dashboard for individual accounts. The system will fetch the details for all loan accounts linked to the logged in customer id and display to the customer.

When the customer logs in or is navigated to dashboard from any of the screens, system will retrieve the account statement details and displays it in a mini statement widget. Mini statement of only one account will be displayed at a time. Latest transactions made the account will be displayed in ascending order. Customer can select the account number of available accounts. Every time account number is changed, the system will retrieve account details. The customer can navigate to account statement screen to view complete details of the transaction or download account statement.

At times a customer needs to refer their previous loan accounts which are in closed status. A summary of such closed accounts is displayed on the dashboard. It allows user to navigate to the view closed account details screen.

Customers can initiate requests for opening a new loan account through the dashboard. On initiating the request customer will be navigated to the product showcase screen of origination module where various products and offers hosted by the bank will be available for selection.

Dashboard
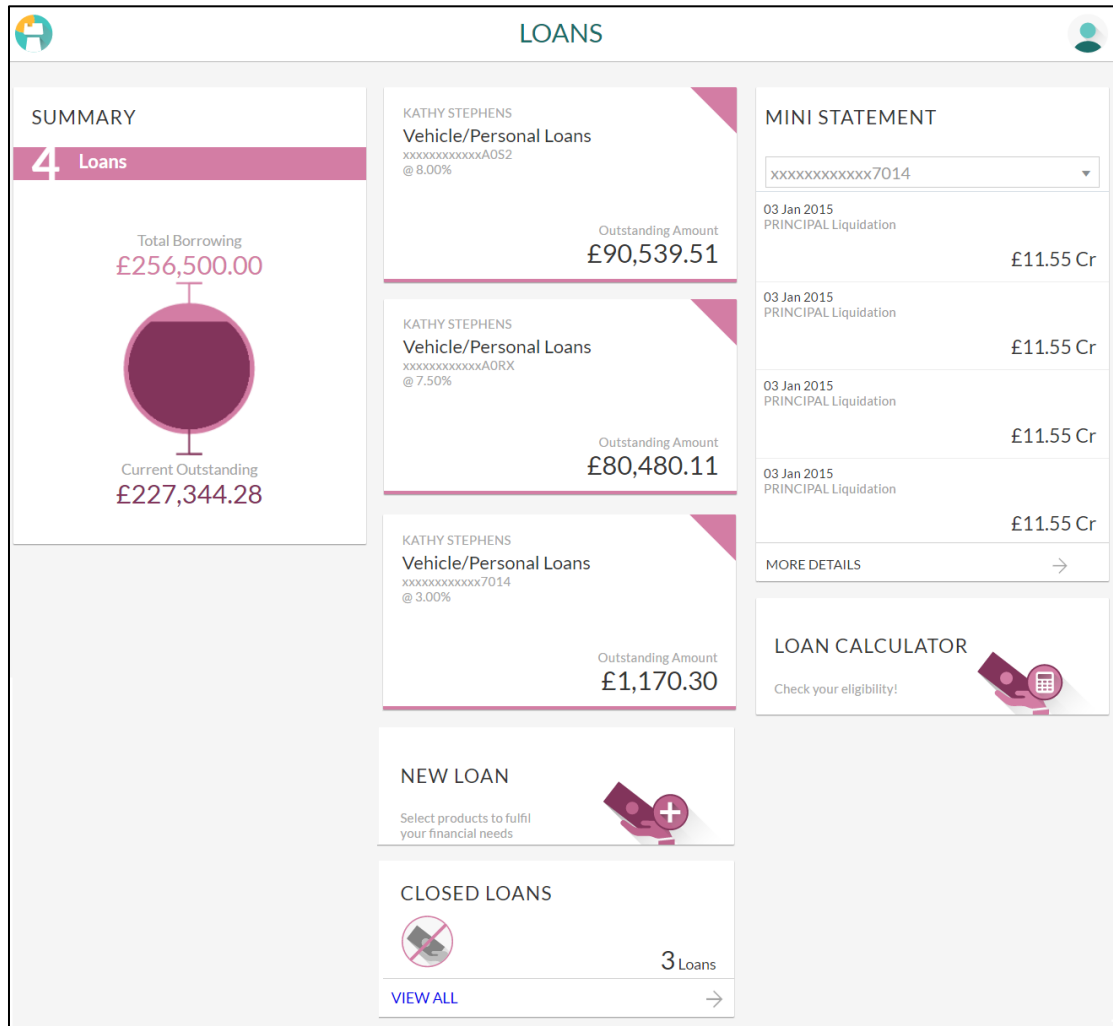
Dashboard Overview

Summary

This section displays the analysis of all loan accounts held by the customer. It provides the Total Borrowings and Current Outstanding for the all credit cards mapped to the customer. It includes details like:

- Total Borrowings: Summation of total amount borrowed in all accounts
- Current Outstanding: Summation of current outstanding in all accounts

Loan Account Card

This section displays all the related information about the loan account. It includes details like:

- Customer Name : Name of primary account holder in the loan account
- Product /Offer Name: Name of offer /product under which the loan account is opened
- Loan Account Number: Loan account number in masked format
- Interest Rate : Interest rate applicable to the loan account
- Outstanding Amount: Outstanding loan amount in the account currency

Click on account card to view the respective loan account details.

New Loan

Click this section to apply for new loan.

This invokes the loan origination flow.

Closed Loans

This section displays the count of all the closed loans. Click **View All** to view all closed loan accounts.

Mini Statement

This section displays the last few transactions on loan accounts linked to the customer.

The each transaction in mini statement includes:

- Loan Account number
- Date of Transaction
- Description of transaction
- Amount along with debit or credit indication

Click **More Details** to view all transactions in the account along with details.

4. Loan Details

Customers need to know their loan account details and account preferences under which the account is opened. The Loan account details screen provides these information to the customer.

Customer can view account's basic information such as personal information, holding patterns, disbursement details, outstanding amount, and repayment details and arrears.

Note: The loan features like Repay, Schedule, and Disbursement Details are not available for closed loan accounts.

How to reach here:

Loan Dashboard > Loan Account Card > Loan Details

To view loan account details:

Loan Account Details

LOAN DETAILS

KATHY STEPHENS
xxxxxxxxxxxxA0RU

Account Details

Customer ID	006***
Opening Date	03 Jan 2015
Maturity Date	03 Jan 2016
Status	Active
Interest Rate	3.00%
Total Amount Disbursed	£76,500.00
Amount Re-paid Till Date	£22,912.00
Outstanding Amount	£54,031.90

Repayment

Interest Frequency	Monthly
Principal Frequency	Monthly
Repayment Mode	Account
Late Payment Penalty	0.00%
Prepayment Penalty	0.00%

Installments

Loan Tenure	12 months 0 days
Total Installments	13
Remaining Installments	9
Next Installment Date	03 Feb 2015
Next Installment Amount	£4,629.29

Arrears

Principal Arrears	£53,588.00
Interest Arrears	£0.00
Late Payment Charges	£0.00
Other Fees	£0.00

Schedule   Disbursement Details   Repay

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account. **Note:** It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
Account Details	
Customer ID	Customer ID of the account in masked format. **Note:** It displays the primary customer id of the account in case of joint account.
Opening Date	Loan account opening date.
Maturity Date	Loan account maturity date.
Status	Status of loan account. **Note:** It displays the Closed status for closed loan accounts.
Interest Rate	Interest rate applicable to the loan account. **Note:** It displays the net interest rate applicable to the loan account as on the inquiry date.
Facility ID	Facility ID under which loan account is opened.
Branch	Branch in which loan account is opened.
Loan Amounts	
Sanctioned Loan Amount	Sanctioned loan amount along with the currency.
Total Amount Disbursed	Disbursed loan amount along with the currency.
Amount Re-paid till Date	Total amount repaid by the customer on the loan, till date. with currency
Outstanding Amount	Outstanding loan amount along with the currency.
Repayment	

Field Name	Description
Interest Frequency	Intervals at which the interest is to be paid. It could be: • Daily • Weekly • One Time Payment • Monthly • Bi Monthly • Quarterly • Semi-annually • Annually
Principal Frequency	Intervals at which the principal is to be repaid. It could be: • Daily • Weekly • One Time Payment • Monthly • Bi Monthly • Quarterly • Semi-annually • Annually
Repayment Mode	Repayment mode for the loan account as set up in the processing system.
Late Payment Penalty	Rate of interest charged in case of default in repayment.
Prepayment Penalty	Rate of interest to be paid as penalty by the customer on payment made in advance on the loan.
Installments	
Loan Tenure	Loan term.
Total Installments	Total number of installments applicable for the loan account.
Remaining Installments	Remaining installments in the loan account as on the date of inquiry.

Field Name	Description
Next Installment Date	Date of next installment.
Next Installment Amount	Amount to be paid as next installment.
Arrears	
Principal Arrears	Pending principal arrears for the loan account.
Interest Arrears	Pending interest arrears for the loan account.
Late Payment Charges	Late payment charges for the loan account.
Other Fees	Other fees applicable for the loan account.

You can also perform following account related transactions:

* To view loan repayment schedule, click **Schedule**.
* To view disbursement details, click **Disbursement Details**.
* To make a repayment in the loan account, click **Repay**.

FAQs

Can I make joint application for loans?

Yes, many institutions consider the joint incomes of the applicants for deciding eligibility of the loan amount.

5.   Repayment

Usually the loan repayment is done by setting up of standing instructions if such account is within the bank or by maintaining mandate instruction if such account is of another bank. Once these instructions are maintained by the bank for the loan account, the repayment amount is periodically drawn from the source account to settle the repayment.

Customers on time need to make partial or full repayment of the outstanding loan amount by making adhoc payment. This feature allows the customer to make adhoc repayments through self service channel. Customers can make repayment only through the source account linked to customer.

Customers can make partial repayment or make full settlement of the loan account. In partial settlement customer can make payment of any amount that is less than the outstanding loan amount. In this case, if there are any arrears in the loan account, then arrears will be settled first, then remaining balance of the transferred amount will be settled against the principal balance of the loan.

In case of full settlement, the final settlement amount is calculated by applying penalties or charges as applicable by the host system and displayed to the customer. Customer need to transfer final settlement amount in order to make full repayment.

Repayment done by the customer either partial or full will be immediately reflected in the loan account.

How to reach here:

Loan Dashboard > Loan Account Card > Loan Details > Repay

Loan Repayment

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account.
	Note: It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
Pending Arrears	Pending arrears amount in the account along with currency.
	It is sum of Principal and Interest arrears.
Outstanding Principal	Outstanding principal balance in the account along with currency.
Disclaimer	Text message informing customer about the appropriation of funds in case of a partial payment.
Source Account	Account for making partial payment.
	Note: The list displays the all active accounts where customer is the primary holder or sole owner.
Balance	Balance amount in the selected source account.
Repayment Amount	Amount for the repayment.
	Note: Amount should be less than the outstanding principal balance.

To repay the loan:

1. In the **Repayment Amount** field, enter the payment amount.

2. From the **Source Account** list, select appropriate account number.

3. Click **Repay**.
   OR
   Click **Cancel** to cancel the transaction.

4. The **Review** screen appears. Verify the details, and click **Confirm**.
   OR
   Click **Cancel** to cancel the transaction.

5. The success message appears, along with the reference number.
   Click **Done** to complete the transaction.

FAQs

Can I make a partial prepayment towards my loan?

Yes. you can prepay the loan partly or fully, at any stage, subject to pre-payment charges applicable as per your loan type.

6. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer. Few of the loan products such as personal loan and auto loan have single disbursement policies. Certain loan products such as housing loan, education loan have multiple disbursement policies.

In case of multiple disbursements of loan product, customer needs to know the disbursement details of the loan account. This feature allows the customer to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps the customer to analyze the current position of the loan account as to how much is disbursed and how much yet to be disbursed.

How to reach here:

Loan Dashboard > Loan Account Card > Loan Details > Disbursement Details > Disbursement Inquiry

Disbursement Inquiry

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account. **Note:** It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
Sanctioned Amount	Sanctioned loan amount along with the currency.
Disbursed Amount	Disbursed loan amount along with the currency as on the date of inquiry.

Field Name	Description
Date	Disbursement date.
	Note: If there are multiple disbursements in the account, the last disbursement will be displayed first and others accordingly in that order. The last entry in this list should be of the first disbursement date.
Amount	Amount disbursed as on the respective disbursement dates.

1. Click **OK** to complete the transaction.

FAQs

Can I avail of a partial disbursement?

The loan amount would be disbursed at one go. An option for partial disbursement is not available.

7. Loan Schedule

Repayment schedule provides a repayment life cycle of the loan account. It provides the details of Interest, Principal, Charges, Installment amount and due date of the loan across the loan tenure.

It allows customers to know loan schedule with respect to repayment of the loan. Repayment schedule helps customers understand the frequency of repayment, the number of repayments, principal and interest part to be repaid in loan tenure.

How to reach here:

Loan Dashboard > Loan Account Card > Loan Details > Schedule > Schedule Inquiry

Inquiry
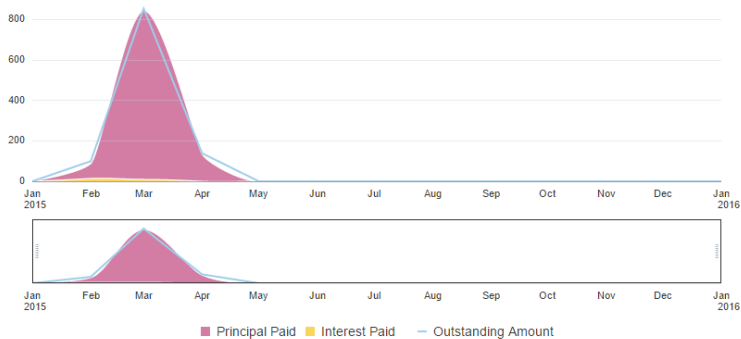
SCHEDULE INQUIRY

KATHY STEPHENS
xxxxxxxxxxxx7014

First Installment	03 Jan 2015
Last Installment	03 Jan 2016
Total Installments	13
Installments Paid	10
Amount Paid Till Date	£8,930.22

Principal Paid   Interest Paid   — Outstanding Amount

Date Range   03 Jan 2015   03 Jan 2016

Sr No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	03 Jan 2015	£0.00	£0.00	£6.24	£6.24	£0.00
2	03 Feb 2015	£87.87	£11.82	£0.00	£99.69	£99.69
3	03 Mar 2015	£844.62	£9.79	£0.00	£854.41	£854.41
4	03 Apr 2015	£137.29	£1.52	£0.00	£138.81	£138.81
5	03 May 2015	£0.00	£0.00	£0.00	£0.00	£0.00

Page 1 of 2 (1-5 of 13 items) |< < 1 2 > >|

OK

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account. **Note:** It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
First Installment	Date of first installment payment in the loan account.
Last Installment	Date of last installment payment in the loan account.
Total Installments	Total number of installments applicable for the loan account.
Installments Paid	Number of Installments paid till date for the loan account.
Amount paid till date	Total amount paid till date for the loan account.
Date Range	Select the period for which installment details in the repayment schedule to be seen.
Sr No.	Serial number of the transaction list.
Due Date	Date of scheduled installment payment.
Principal	Principal amount that is due corresponding to the installment date.
Interest	Interest amount that is due corresponding to the installment date.
Charges	Charge (fee) amount that is due corresponding to the installment date.
Installment	Total installment amount that is due corresponding to the installment date.
Unpaid Installment	Unpaid installment amount corresponding to the installment date.

To view loan schedule:

1. In the **Date Range** field select the period for which installment details in the repayment schedule to be seen.
    Based on selected period, the set of installments in loan repayment schedule appears.
    To view next set of entries in Loan Schedule of the account, click here.

2. Click to download the transaction details in .pdf format. For more information click here.
    OR
    Click **OK** to complete the transaction.

FAQs

What is the repayment schedule like?

Repayment schedule will let you know the details of repayment for your loan tenure.

8. Statement

Customers should be able to keep track of transactions on their loan accounts. The account statement feature allows customer to view details of all transactions done in their loan accounts. Account statement displays all debit and credit entries along with the transaction amount and reference details.

Transaction filters will be provided for the customer to allow search based on certain criteria. A customer can search a transactions basis date range and transaction type (debit only, credit only or both).

Transaction details will be fetched online and displayed on screen. PDF Icon is provided to save the activities displayed on page in pdf format.

How to reach here:

Loan Dashboard > Mini Statement > Statement

Statement

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account.
	Note: It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
Filter/ Options	

Field Name	Description
Transaction Period	Filters to view the transactions of a particular period. The options are: • Current Period • Previous Month • Previous Quarter • Select Date Range
Date Range	Option to view transactions for the selected period.
Transaction Description	Filters to view the transactions based on description. The options are: • All • Debits Only • Credits Only

To generate the statement:

1. From the Transaction Count list, select the appropriate option.

    a. If you select **Select Date Range** option in **Transaction Period** field, select the From and To Date.

2. From the **Transaction Description** list, select the appropriate option to further customize the statement.
   Based on selected criteria, the loan statement appears.

Field Description

Field Name	Description
Date	Transaction date of the transaction.
Description	Short description of the transaction.
Reference Number	Transaction reference number.
Transaction Amount	Transaction amount.
Debit / Credit Indicator	Debit or credit indicator.

3. Click 🖫 to download the transaction details in .pdf format. For more information click here.

Note: For more information on sorting records, click here.

FAQs

How does the loan account holder keep informed of the transactions activities in the account?

You can avail the statement on adhoc request to the bank to get the details of the transactions made in account.

What information the loan statement provides?

The repayment track record i.e. the details of the repayment of loan towards interest, principle and outstanding principle for each and every month along with the other details i.e. part payment, other levied charges.

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9.   Closed Loans

At times customer need to refer their previous loan accounts which are in closed status. Summary of such closed accounts is displayed on dashboard.

User can view closed loan accounts in cards view. Closed loan account details screen provide loan account details and account preferences under which the account is opened to the customer. Customer can view account's basic information such as personal information, holding patterns, disbursement details, outstanding amount, and repayment details and arrears.

Note: The loan features like Repay, Schedule, and Disbursement Details are not available for closed loan accounts.

How to reach here:

Payment Dashboard > Closed Loans Card > Closed Loan Account Card > Closed Loan Account Card Details

To view closed loan card details:

1.   All the closed loans cards held by a customer appears.

Closed Loan Account Card
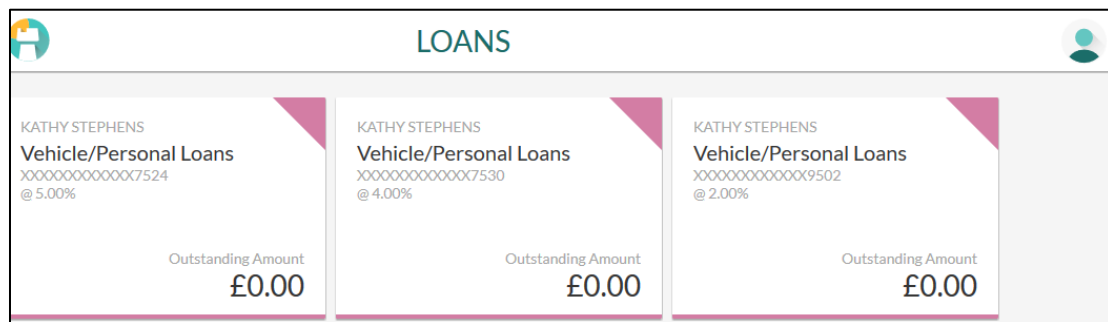
Field Description

Field Name	Description
List of Cards	Displays the list of closed loan cards.
Customer Name	Name of primary account holder in the loan account. **Note:** It displays the primary account holder name in case if the account has multiple borrowers.
Product/ Offer Name	Name of offer /product under which the loan account is opened.

Field Name	Description
Loan Account Number	Loan account number in masked format.
Interest Rate	Interest rate applicable to the loan account.
	Note: It displays the net interest rate applicable to the loan account as on the inquiry date.
Outstanding Amount	Outstanding loan amount along with the currency.

2. Click on closed loan card. The closed **Loans Details** screen appears.

Loan Details

LOAN DETAILS

KATHY STEPHENS
xxxxxxxxxxxx7530

Account Details

Customer ID	006***
Opening Date	03 Jan 2015
Maturity Date	03 Jan 2016
Status	Closed
Interest Rate	4.00%
Facility ID	
Branch	Automation Br 4 AT4

Loan Amounts

Sanctioned Loan Amount	£10,000.00
Total Amount Disbursed	£10,000.00
Amount Re-paid Till Date	£10,000.00
Outstanding Amount	£0.00

Repayment

Interest Frequency	Monthly
Principal Frequency	Monthly
Repayment Mode	Account
Late Payment Penalty	0.00%
Prepayment Penalty	0.00%

Installments

Loan Tenure	16 months 0 days
Total Installments	20
Remaining Installments	0
Next Installment Date	03 Jan 2015
Next Installment Amount	£0.00

Arrears

Principal Arrears	£0.00
Interest Arrears	£0.00
Late Payment Charges	£0.00
Other Fees	£0.00

Field Description

Field Name	Description
Customer Name	Name of primary account holder in the loan account. **Note:** It displays the primary account holder name in case if the account has multiple borrowers.
Loan Account Number	Loan account number in masked format.
Account Details	
Customer ID	Customer ID of the account. **Note:** It displays the primary customer id of the account in case of joint account.
Opening Date	Loan account opening date.
Maturity Date	Loan account maturity date.
Status	Status of loan account. **Note:** It displays the Closed status for closed loan accounts.
Interest Rate	Interest rate applicable to the loan account. **Note:** It displays the net interest rate applicable to the loan account as on the inquiry date.
Facility ID	Facility ID under which loan account is opened.
Branch	Branch in which loan account is opened.
Loan Amounts	
Sanctioned Loan Amount	Sanctioned loan amount along with the currency.
Total Amount Disbursed	Disbursed loan amount along with the currency.
Amount Re-paid Till Date	Total amount repaid by the customer on the loan, till date with currency
Outstanding Amount	Outstanding loan amount along with the currency.

Field Name	Description
Repayment	
Interest Frequency	Intervals at which the interest is to be paid.
	The options are:
	• Daily
	• Weekly
	• One Time Payment
	• Monthly
	• Bi Monthly
	• Quarterly
	• Semi-annually
	• Annually
Principal Frequency	Intervals at which the principal is to be repaid.
	The options are:
	• Daily
	• Weekly
	• One Time Payment
	• Monthly
	• Bi Monthly
	• Quarterly
	• Semi-annually
	• Annually
Repayment Mode	Repayment mode for the loan account as set up in the processing system.
Late Payment Penalty	Rate of interest charged in case of default in repayment.
Prepayment Penalty	Rate of interest to be paid as penalty by the customer on payment made in advance on the loan.
Installments	
Loan Tenure	Loan term.
Total Installments	Total number of installments applicable for the loan account.

Field Name	Description
Remaining Installments	Remaining installments in the loan account as on the date of inquiry.
Next Installment Date	Date on which next installment to be paid.
Next Installment Amount	Amount to be paid as next installment.
Arrears	
Principal Arrears	Pending principal arrears for the loan account.
Interest Arrears	Pending interest arrears for the loan account.
Late Payment Charges	Late payment charges for the loan account.
Other Fees	Other fees applicable for the loan account.

FAQs

When can you request for foreclosure/ prepayment?

You can request for foreclosure/ prepayment after a lock–in period from the date of disbursement.

10. Loan Calculator and Loan Eligibility Calculator

Using this option, you can view an indicative estimate by specifying the total loan amount, interest rate and period of loan. You can also compute the total amount that you are eligible for a loan.

How to reach here:

Loan Dashboard > Loan Calculator Card

Field Description

Field Name	Description
Tab	The options are: • Loan Calculator • Eligibility Calculator

1. Select the appropriate Tab.

10.2 Loan Calculator

Loan repayment calculator is a simple calculator which calculates the repayment value of the loan for specific tenure and rate of interest. It helps customers determine the loan borrowing based on the repayment capacity of the loan. This calculator does not define the eligibility of the customer for borrowing the loan. It only provides the repayment value of a loan for specific tenure.

Using this option, you can view an indicative estimate of the following:

• Interest payable

• Total amount paid

• Monthly installment for the loan required

Loan Calculator

Field Description

Field Name	Description
How Much Do You Need	
Your required amount	Loan amount that you want to apply from the bank.
For (period)	Tenure of loan in terms of years.
Interest	Interest rate that bank will charge on the applied loan.
You can get the loan at	Calculated monthly installment for the loan required against the Loan amount, Interest rate, and the loan tenure.

1.   In the **Your required amount** field, enter the loan amount.
2.   In the **For (period)** field, enter the loan tenure in years.
3.   In the **Interest** field, enter the interest rate.
       Calculates and displays the monthly installment for the loan required.

10.3 Eligibility Calculator

It requires a lot of market research before taking a decision to apply for a loan. Loan eligibility calculator plays an important role to help customer understand their current position with respect to their financial position. Loan eligibility calculator enables customer to understand their loan eligibility, considering their average monthly income and expenditure. It computes the loan amount and repayment amount based on income, expense, interest rate and tenure of the loan.

Loan calculation is done by application and displayed to the customer.

The eligibility is calculated on the basis of:

- Average Monthly Income
- Tenure for the loan being inquired
- Average Monthly Expenses
- Estimated rate of interest

Loan Eligibility

Field Description

Field Name	Description
How Much Loan Can You Get?	
Your Average Monthly Income	Monthly income of the user.
Your Average Monthly Expenses	Monthly expenses of the user.
For (period)	Tenure of loan in terms of years.
Interest	Interest rate for which the eligibility is to be calculated.
You can get a loan of	Eligible loan amount.

Field Name	Description
Average installment per month	Display the estimated monthly installment amount.

1. In the **Your Average Monthly Income** field, enter your monthly income.
2. In the **Your Average Monthly Expenses** field, enter your monthly expenses.
3. In the **For (period)** (in Years) field, enter the loan tenure of loan.
4. In the **Interest** field, enter the rate of interest.
   Calculates and displays the eligible loan amount and the EMI amount.

FAQs

Can I apply for a loan jointly?

Yes, you can jointly apply for a loan with spouse or other associate.

How can I enhance my loan eligibility?

You can enhance your loan eligibility by combining the income of spouse.

11. Common Screens

The common procedure to be followed for below option:

🖫 (**Download / Save**)

The transaction log generated by host system on periodic basis will be available to the user to download.

1. Click 🖫.

2. Select the file format for downloading.

3. Select the target location.

4. Enter the file name.

5. Click **Save** to download the data.

♡ (**Favorites**)

Save the transaction as favorite for frequently used transaction.

↻ (Repeat Transaction**)**

Allows to repeat the transaction.

📄 (PDF**)**

Allows to save the transaction log in .pdf format.

✉ (Email

Allow user to mail the transaction search result using default mail configured.

To sort the Records

1. Click 🖫 to download the list in PDF, XLS, QIF, OFX and MT940 formats.

2. From the Page list, select the required page number of the transactions list.

3. Click ⬍ to sort records in ascending or descending order.

4. Click to ⏮ view the first page of the transaction record list.
   OR
   Click to ◁ view the previous page of the transaction record list.
   OR
   Click to ▷ view the next page of the transaction record list.
   OR
   Click to ⏭ view the last page of the transaction record list.