

# **Oracle Banking Digital Experience**

**Corporate Loans User Manual  
Release 17.1.0.0.0**

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**ORACLE®**

Corporate Loans User Manual  
March 2017

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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>.

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<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.

## 1.4 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.

*Introduction* provides brief information on the overall functionality covered in 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, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

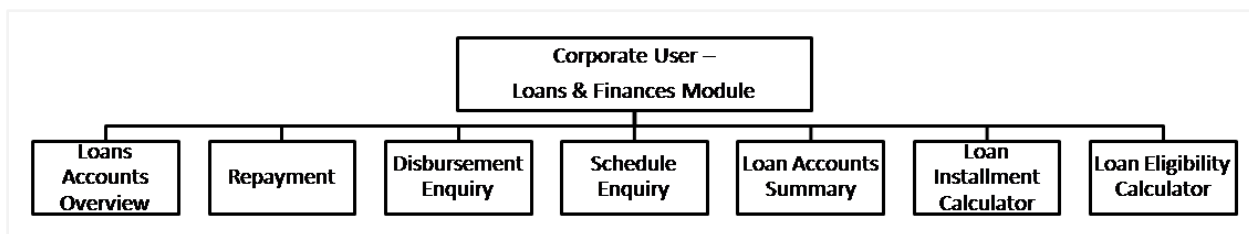
## 2. Loans

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 the online banking experience for its customers, by introducing and revamping loans servicing features on the digital platform. The application provides a platform for banks to enable their customers to service Loans through self service channels. This enables the customers to view their accounts, outstanding balances, make repayments, view loan schedules etc.

### Features Supported In Application

- Loans Overview
- Loan Account Summary
- Loan Account Details
- Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Loan Eligibility Calculator



### Pre-Requisites

- Party Preferences for Corporate
- User Creation
- Party and Account access
- Set-up Transaction and account access
- Set-up Approval Rules

### 3. Loans And Finances Overview

The Loans & Finances overview provides a summary of the Loan accounts that the user has access to. Loans dashboard displays summary of total borrowings in all accounts along with the current outstanding amount. It allows the user to understand the current position with respect to loan accounts.

Through the Quick links section, the user can launch into the servicing section of the Loans module viz., Repayment, Disbursement Enquiry & Schedule Enquiry.

In the Loan Accounts Summary, the user can view account details such as Party name, account number, rate of interest, outstanding amount indicated on the dashboard for individual accounts. Click on the Account Number field to view the Loan Details of one account.

The Loans Portfolio shows the Product mix of the loans availed, in a pie chart. The user can calculate the loan installment, through the Loan Installment Calculator on the screen. The user can get an idea of loan eligibility through the Loan Eligibility Calculator, at the bottom of the Overview section.

Model Bank

 100 Shalendra Kadam srkcorp

Accounts Payments File Upload

### Loan Accounts Overview

Category	Value
Total Borrowing	£124,000.00
Current Outstanding	£106,974.13

### Quick Links

Repayment

Schedule Inquiry

Disbursement Inquiry

### Loan Accounts Summary

Party Name	Account Number	Interest Rate	Maturity Date	Outstanding Balance
Hewlett Packard Inc.	Vehicle Loans xxxxxxxxxxxx0004 My Loan 1	7.00%	29 Jul 2014	£1,444.00
Hewlett Packard Inc.	Home Loans xxxxxxxxxxxx0013	2.00%	31 Mar 2015	£42,046.09
Hewlett Packard Inc.	Home Loans xxxxxxxxxxxx0018	1.00%	31 Mar 2015	£34,890.34
Hewlett Packard Inc.	Home Loans xxxxxxxxxxxx0020	3.00%	31 Mar 2015	£28,593.70

### Loan Portfolio

Loan Type	Percentage
Home Loans	75%
Vehicle Loans	25%

### Loan Installment Calculator

Amount	<input type="text"/>	Tenure	<input type="text"/>
Interest	<input type="text"/>		

### Loan Eligibility Calculator

Avg Monthly Income	<input type="text"/>	Avg Monthly Expense	<input type="text"/>
Tenure	<input type="text"/>	Interest	<input type="text"/>

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## Dashboard Overview

### Loan Accounts Overview

This section displays the graphical overview of all loan accounts held by the user. It provides the **Total Borrowings** and **Current Outstanding** for the all the loan accounts mapped to the user. It includes details like:

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

### Quick Links

This section displays the quick links for loan transactions. Click the particular link to access the specific loan transaction viz.,

- Repayment
- Schedule Inquiry
- Disbursement Inquiry

### Loan Account Summary

This section displays summary of loan accounts and all the related information about the loan account. Details include:

- Party Name: Name of the party under which the loan account is opened. This could either be the user's own party or linked parties
- Account Number: Loan account number along with the account nickname in masked format.
- Account Name : Name of primary account holder in the loan account
- Interest Rate: Interest rate applicable to the loan account
- Outstanding Balance: Outstanding loan amount in the account currency

Click the loan account number to view the respective loan account details. For more information click [here](#).

### Loan Portfolio

This section displays the product mix of the loan portfolio in a pie chart.

### Loan Calculator

This section displays the loan calculator. Click [here](#) to access the **Loan Installment Calculator** and **Loan Eligibility Calculator**.

---



## 4. Loan Details

This screen contains all the loan account details. A user can view account's basic information such as personal information, disbursement details, outstanding amount, and repayment details and arrears. In addition to account preferences, nicknames (if any).

**How to reach here:**

*Overview > Loan Account Summary > Loan Details*

## Loan Account Details

Model Bank

Suyog Maker

Accounts Payments File Upload

### Loan Details

Select Account	xxxxxxxxxxxx0010
Product Name	Home Loans
Nickname	Nickname

BORROWING	ARREARS	REPAYMENTS
<p>Sanctioned Amount £45,000.00</p> <p>Opening Date 31 Mar 2014</p> <p>Maturity Date 31 Mar 2015</p> <p>Interest Rate 3.0%</p> <p>Disbursed Amount £45,000.00</p> <p>Loan Branch AT3-FCLEXCUBE UNIVERSAL BANK</p> <p>Account Status Active</p> <p>Facility ID</p>	<p>Amount Prepaid £0.00</p> <p>Outstanding Amount £42,238.42</p> <p>Principal Arrears £42,100.00</p> <p>Interest Arrears £0.00</p> <p>Late Payment Charges £0.00</p> <p>Fees £0.00</p>	<p>Loan Term 12 Months 0 Days</p> <p>Total Installments 13</p> <p>Remaining Installments 12</p> <p>Next Installment Date 30 Apr 2014</p> <p>Next Installment Amount £3,643.09</p> <p>Late Payment Penalty £0.00</p> <p>Pre Payment Penalty £0.00</p>

#### Quick Links

Repayment

Schedule Inquiry

Disbursement Inquiry

#### Transactions


Date	Description	Reference No	Amount
31 Mar 2014	PRINCIPAL Liquidation	AT3ZTRF140900077	£100.00 Cr

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Download

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Select Account</b>	Loan account number in masked format along with the account nickname.
<b>Product Name</b>	Name of the loan account.
<b>Nickname</b>	<p>The user defined description or name to loan accounts which will be displayed instead of the standard account description.</p> <p>Click  <b>Nickname</b>, to add nickname.</p> <p>For more information on Account Nickname, refer <a href="#">Account Nickname</a>.</p>
<b>Borrowing</b>	
<b>Sanctioned Amount</b>	Sanctioned loan amount along with the currency.
<b>Opening Date</b>	Loan account opening date.
<b>Maturity Date</b>	Loan account maturity date.
<b>Interest Rate</b>	Interest rate applicable to the loan account.
	<b>Note:</b> It displays the net interest rate applicable to the loan account as on the inquiry date.
<b>Disbursed Amount</b>	Disbursed loan amount along with the currency.
<b>Loan Branch</b>	Branch in which loan account is opened.
<b>Facility ID</b>	Facility Id under which loan account is opened.
<b>Arrears</b>	
<b>Amount Prepaid</b>	Total amount repaid on the loan, till date. with currency
<b>Outstanding Amount</b>	Outstanding loan amount along with the currency.
<b>Principal Arrears</b>	Pending principal arrears for the loan account.
<b>Interest Arrears</b>	Pending interest arrears for the loan account.
<b>Late Payment Charges</b>	Late payment charges for the loan account.

<b>Fees</b>	Other fees applicable for the loan account.
<b>Repayment</b>	
<b>Loan Term</b>	Tenure of the loan.
<b>Total Installments</b>	Total number of installments applicable for the loan account.
<b>Remaining Installments</b>	Remaining installments in the loan account as on the date of inquiry.
<b>Next Installment Date</b>	Date of next installment.
<b>Next Installment Amount</b>	Amount to be paid as next installment.
<b>Late Payment Penalty</b>	Rate of interest charged in case of default in repayment.
<b>Pre Payment Penalty</b>	Rate of interest to be paid as penalty on payment made in advance on the loan.
<b>Transactions</b>	
<b>Date</b>	Date of the transaction performed.
<b>Description</b>	Description of the transaction performed.
<b>Reference No</b>	Reference number of the transaction performed.
<b>Amount</b>	Transaction amount along with the type of the transaction performed that is either credit or debit.

---

**To view the loan account details:**

1. From the **Select Account** list, select the appropriate account.  
The loan details for the particular account appear on the screen.
2. Click  to search transactions.
  - a. Enter the search criteria.  
Based on search criteria search result appears.

### Transactions -Search Criteria

TRANSACTIONS
Q

Reference Number

Search By

Amount From

Transaction Type

Amount To

### Field Description

Field Name	Description
<b>Reference Number</b>	Reference number of transaction.
<b>Transaction Type</b>	The type of the transaction. The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Debit Only</li> <li>• Credit Only</li> </ul>
<b>Search By</b>	The transaction period. Options are: <ul style="list-style-type: none"> <li>• Current Period</li> <li>• Previous Month</li> <li>• Previous Quarter</li> <li>• Select Date Range</li> </ul>
<b>Time Range</b>	The start date of the transaction for the search criteria. The end date of the transaction for the search criteria. Start date cannot be greater than end date. This field appears if you select the <b>Select Date Range</b> option in the <b>Search By</b> list.
<b>Amount From</b>	The minimum amount for the search criteria.
<b>Amount To</b>	The maximum amount for the search criteria

<b>Field Name</b>	<b>Description</b>
<b>Search Result</b>	
<b>Date</b>	The date on which the transaction is processed.
<b>Description</b>	The brief description for the transaction.
<b>Reference Number</b>	Reference number of transaction.
<b>Amount</b>	The debit/ credit amount for the transaction.

You can also perform following account related transactions:

- To make a repayment in the loan account, click Loan Repayment.
- To view loan repayment schedule, click Schedule Inquiry.
- To view disbursement details, click Disbursement Inquiry.

---

**Note:** To navigate to **Overview** screen, click **Back**.

---

## 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.

Apart from periodic payments, customers on time need to make partial or full repayment of the outstanding loan amount by making an ad-hoc payment. This feature allows the user to make ad-hoc repayments through self service channel. Users 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 user. The user needs to transfer final settlement amount in order to make full repayment.

### How to reach here:

*Dashboard > Accounts > Loans > Repayment*

OR

*Dashboard > Accounts > Loans > Overview > Quick Links > Repayment*

### Loan Repayment

The screenshot displays the 'Repayment' page in the Model Bank interface. At the top, the user is logged in as 'Shailendra Kadam srkcorp'. The page title is 'Repayment'. The form includes the following elements:

- Select Account:** A dropdown menu showing 'xxxxxxxxxxxx0004 - My Loan 1'.
- Pending Arrears:** Displayed as '£0.00'.
- Outstanding Principal:** Displayed as '£1,444.00'.
- Disclaimer:** A text block stating, 'If arrears are pending for the account, the same will be settled first. Remaining amount of the payment will be settled against Principal Balance'.
- Source Account:** A dropdown menu showing 'xxxxxxxxxxxx0048 - Tax payment acc...' with a balance of '£798,371.96'.
- Repayment Amount:** A text input field containing '£1,000.00'.

At the bottom of the form, there are two buttons: 'Back' and 'Repay'. The footer of the page contains the text: 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

**Field Description**

Field Name	Description
<b>Select Account</b>	Loan account number along with the account nickname. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .
<b>Pending Arrears</b>	Pending arrears amount in the account along with currency. It is sum of Principal and Interest arrears.
<b>Outstanding Principal</b>	Outstanding principal balance in the account along with currency.
<b>Disclaimer</b>	Text message informing the user about the appropriation of funds in case of a partial payment.
<b>Source Account</b>	Account with the account nickname for making partial payment. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .  <b>Note:</b> The list displays all active accounts that the logged in user has access to – of his primary party & linked parties.
<b>Balance</b>	Balance amount in the selected source account.
<b>Repayment Amount</b>	Amount for the repayment of loan.  <b>Note:</b> Amount should be less than the outstanding principal balance.

**To repay the loan:**

1. From the **Select Account** list, select appropriate account number.
2. From the **Source Account** list, select appropriate account number.
3. In the **Repayment Amount** field, enter the partial payment amount.
4. Click **Repay**.  
OR  
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details, and click **Confirm**.  
OR  
Click **Edit** to make changes if any. User is directed to **Loan Repayment – screen** with values in editable form.  
OR  
Click **Cancel** to cancel the transaction.
6. The success message of Loan Repayment appears along with the transaction reference number.  
Click **OK** to complete the transaction and navigate back to 'Dashboard'.



## 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, user may need to understand the disbursement details of the loan account. This feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps him 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:

*Dashboard > Accounts > Loans > Disbursement Inquiry*

OR

*Dashboard > Accounts > Loans > Overview > Quick Links > Disbursement Inquiry*

### To view disbursement details of a loan account:

1. From the **Select Account** list, select appropriate account number.  
The disbursement details appear on the screen.

### Disbursement Details

Model Bank

Shailendra Kadam srkcorp

Accounts Payments File Upload

### Disbursement Inquiry

Select Account: xxxxxxxxxxxx0004 - My Loan 1

Sanctioned Amount: £2,500.00

Disbursed Amount: £2,500.00

Date	Amount
31 Mar 2014	£2,500.00

Back

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### Field Description

Field Name	Description
<b>Select Account</b>	Loan account number along with the account nickname in masked format. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .

<b>Field Name</b>	<b>Description</b>
<b>Sanctioned Amount</b>	Sanctioned loan amount along with the currency.
<b>Disbursed Amount</b>	Disbursed loan amount along with the currency as on the date of inquiry.
<b>Date</b>	Disbursement date. <hr/> <b>Note:</b> there are multiple disbursements in the account, the last disbursement will be displayed first and thus, the last entry in this list should be the first disbursement date. <hr/>
<b>Amount</b>	Amount disbursed as on the respective disbursement dates.

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

## 7. Schedule Inquiry

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 users 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 across the loan tenure.

### **How to reach here:**

*Dashboard > Accounts > Loans > Schedule Inquiry*

*OR*

*Dashboard > Accounts > Loans > Overview > Quick Links > Schedule Inquiry*

## Schedule Inquiry

**Schedule Inquiry**

Select Account:

First Installment: 31 Mar 2014

Last Installment: 29 Jul 2014

Total Installments: 2

Installments Paid: 1

Amount Paid Till Date: £1,056.00

Chart Legend: Principal Paid (Red), Interest Paid (Yellow), Outstanding Amount (Blue)

Date Range:

Sr No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	31 Mar 2014	£0.00	£0.00	£3.12	£3.12	£0.00
2	29 Jul 2014	£1,444.00	£33.23	£0.00	£1,477.23	£1,477.23

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### Field Description

Field Name	Description
Select Account	Loan account number along with the account nickname in masked format. For more information on Account Nickname, refer <a href="#">Account Nickname</a> .

Field Name	Description
<b>First Installment</b>	Date of first installment payment in the loan account.
<b>Last Installment</b>	Date of last installment payment in the loan account.
<b>Total Installments</b>	Total number of installments applicable for the loan account.
<b>Installments Paid</b>	Number of Installments paid till date for the loan account.
<b>Amount Paid Till Date</b>	Total amount paid till date for the loan account.
<b>Date Range</b>	Select the period for which installment details in the repayment schedule to be seen.
<b>Sr No</b>	Serial number of the transaction list.
<b>Due Date</b>	Date of scheduled installment payment.
<b>Principal</b>	Principal amount that is due corresponding to the installment date.
<b>Interest</b>	Interest amount that is due corresponding to the installment date.
<b>Charges</b>	Charge (fee) amount that is due corresponding to the installment date.
<b>Installment</b>	Total installment amount that is due corresponding to the installment date.
<b>Unpaid Installment</b>	Unpaid installment amount corresponding to the installment date.

**To view the loan schedule:**

1. From the **Select Account** list, select appropriate account number.
2. 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 > <
3. Click  to download the transaction details in .pdf format.  
OR  
Click **OK** to complete the transaction.

## 8. Loan Calculator

The application provides calculators to the user, to get an indicative estimate of:

- Loan Installment Amount
- Loan Eligibility Amount

Through the;

- [Loan Installment Calculator](#)
- [Loan Eligibility Calculator](#)

Calculation is done by the application and results are displayed to the user.

### How to reach here:

*Dashboard > Accounts > Loans > Overview > Loan Installment Calculator*

### 8.1 Loan Installment Calculator

Repayment of a loan includes both the repayment of the principal amount of the loan, and the interest. These two components, together add up to the loan installment amount, which is typically an amount paid monthly to the lender (bank).

Loan installment calculator is a simple calculator which calculates the installment value of the loan for specific tenure and rate of interest. It helps users to understand the monthly outlay, if they were to take a loan.

#### Loan Installment Calculator

The screenshot shows a web form titled "Loan Installment Calculator". It contains four input fields: "Amount" with the value "€500,000.00", "Tenure" with the value "5", and "Interest" with the value "8". A blue "Calculate" button is located at the bottom right of the form.

#### Field Description

Field Name	Description
<b>Amount</b>	Loan amount that you want to apply from the bank.
<b>Tenure</b>	Tenure of loan in terms of years.
<b>Interest</b>	Interest rate that bank will charge on the applied loan.
<b>Installment Amount</b>	Calculated monthly installment for the loan required against the Loan amount, Interest rate, and the loan tenure.

1. In the **Amount** field, enter the loan amount.
2. In the **Tenure** field, enter the appropriate loan tenure of loan.
3. In the **Interest** field, enter the interest rate.  
Calculates and displays the monthly installment for the loan required.

## 8.2 Loan Eligibility Calculator

Loan eligibility calculator enables users to understand their loan eligibility, considering their average monthly income and expenditure. It computes the eligible loan amount and average installment per month, based on income, expenses, interest rate and tenure of the loan.

Loan Eligibility Amount calculation is performed by the application and results are displayed.

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
<b>Average Monthly Income</b>	Monthly income of the user.
<b>Average Monthly Expenses</b>	Monthly expenses of the user.
<b>Tenure</b>	Tenure of loan in terms of years.
<b>Interest</b>	Interest rate for which the eligibility is to be calculated.
<b>Eligible Amount</b>	Eligible loan amount.

Field Name	Description
<b>Average Installment</b>	Displays the estimated monthly installment amount.

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

## **FAQs**

### **1. As a corporate User, what are the loan accounts that I can view?**

A Corporate User can view all the accounts that he has access to. This includes the accounts of his primary party as well as those of Linked parties.

### **2. Can I perform repayment of the Loan 24/7, on the Online Platform?**

Financial Transactions, such as repayment of loan will be allowed within the business hours (or the working window) of the transaction.

### **3. Can I access my loan account 24/7, on the Online Platform?**


The user can access his loan account, at all times except during system or transaction blackout.



## 9. Account Nickname

User can assign their own description or name for all savings, checking, term deposits, and loan accounts. A nickname is a unique user defined description, for an account. Nicknames will be displayed, along with the account number in all enquiry and transaction screens – in other words nicknames take the place of the standard account description. This option also allows user to modify or delete the nickname, if required.

### To add nickname to an account:

1. Click **Add Nickname** , to add nickname to an account, in the Account / TD / Loan Details screen.
2. In the **ADD Nickname** field, enter the nickname you want to use.

## Add Nickname- Example

Model Bank
123 Shailendra Kadam srkcorp

Accounts ▾ Payments ▾ File Upload ▾

### Loan Details

Select Account	xxxxxxxxxxxx0013 ▾
Product Name	Home Loans
Nickname	Nickname ⊕

#### BORROWING

- Sanctioned Amount  
£58,000.00
- Opening Date  
31 Mar 2014
- Maturity Date  
31 Mar 2015
- Interest Rate  
2.0%
- DisbursedAmount  
£58,000.00
- Loan Branch  
AT3-FCLEXCUBE UNIVERSAL BANK
- Account Status  
Active
- Facility ID

#### ARREARS

- Amount Prepaid  
£0.00
- Outstanding Amount  
£42,046.09
- Principal Arrears  
£41,874.01
- Interest Arrears  
£0.00
- Late Payment Charges  
£0.00
- Fees  
£0.00

#### REPAYMENTS

- Loan Term  
12 Months 0 Days
- Total Installments  
13
- Remaining Installments  
9
- Next Installment Date  
30 Apr 2014
- Next Installment Amount  
£3,623.54
- Late Payment Penalty  
£0.00
- Pre Payment Penalty  
£0.00

### Quick Links

Repayment

Schedule Inquiry

Disbursement Inquiry

### Transactions

Date	Description	Reference No	Amount
31 Mar 2014	PRINCIPAL Liquidation	AT3ZTRF14090005Z	£500.00 Cr
31 Mar 2014	PRINCIPAL Liquidation	AT3ZTRF14090004L	£700.00 Cr

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**Field Description****Field Name    Description**

---

**Add Nickname**        The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed instead of the standard account description.

---

3. Click  to save your changes.  
Nicknames (instead of the standard account description), will be displayed along with account number, in all enquiry and transaction screens.

**To edit / delete nickname to account:**

### Add Nickname - Edit/ Delete

Model Bank
123 Shailendra Kadam srkcorp

[Accounts](#) [Payments](#) [File Upload](#)

#### Loan Details

Select Account:

Product Name: Home Loans

Nickname: HP

#### BORROWING

Sanctioned Amount  
£58,000.00

Opening Date  
31 Mar 2014

Maturity Date  
31 Mar 2015

Interest Rate  
2.0%

DisbursedAmount  
£58,000.00

Loan Branch  
AT3-FCLEXCUBE UNIVERSAL BANK

Account Status  
Active

Facility ID

#### ARREARS

Amount Prepaid  
£0.00

Outstanding Amount  
£42,046.09

Principal Arrears  
£41,874.01

Interest Arrears  
£0.00

Late Payment Charges  
£0.00

Fees  
£0.00

#### REPAYMENTS

Loan Term  
12 Months 0 Days

Total Installments  
13

Remaining Installments  
9

Next Installment Date  
30 Apr 2014

Next Installment Amount  
£3,623.54

Late Payment Penalty  
£0.00

Pre Payment Penalty  
£0.00

#### Quick Links

Repayment

Schedule Inquiry

Disbursement Inquiry



#### Transactions

Date	Description	Reference No	Amount
31 Mar 2014	PRINCIPAL Liquidation	AT3ZTRF14090005Z	£500.00 Cr
31 Mar 2014	PRINCIPAL Liquidation	AT3ZTRF14090004L	£700.00 Cr

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4. Click  , to modify nickname.  
And save your updates.  
OR  
Click  , to delete nickname.

## **FAQs**

### **1. Who all can view a nickname that a user has set?**

One account can have multiple nicknames set by different users, who have access to that account – however only the logged in user can view the nickname he has set.

### **2. Are nicknames displayed in all places, where an account number is displayed?**

No, Approvers can only view the account number, but not nicknames set by makers. Further Review screens contain the account number (where applicable), but not the nickname.