

Oracle Banking Digital Experience

**Corporate Loans and Finances User Manual
Release 18.2.0.0.0**

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Corporate Loans and Finances 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.

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 18.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle FLEXCUBE Universal Banking 14.0.0.0.0
1	Overview	✓	✓	✓
2	Loan Details	✓	✓	✓
3	Loan Details - Nickname updation	NH	NH	NH
4	Repayment			
	Repayment - With less than installment amount	✗	✓	✓
	Repayment - With equal to or more than installment amount	✓	✓	✓
5	Disbursement Inquiry	✓	✓	✓
6	Schedule Inquiry	✓	✓	✓
7	View Statement	✓	✓	✓
8	View Statement- Pre-Generated Statement	✗	✗	✗
9	Loan Installment Calculator	NH	NH	NH
10	Loan Eligibility Calculator	NH	NH	NH

3. Loans and Finances

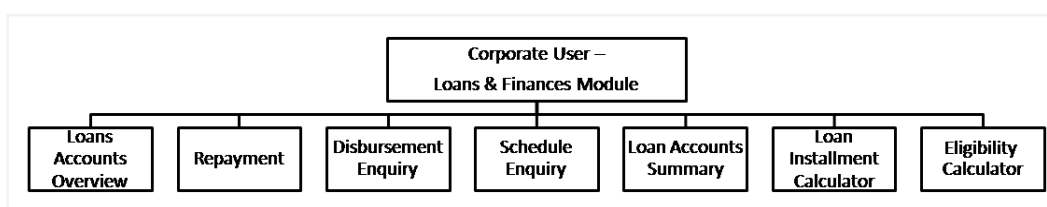
A loan is nothing but an amount of money that is lent by a bank to a borrower for a certain period of time. Banks charge borrowers interest for the amount lent. Hence, loan accounts are valuable income generating assets for banks. It is therefore important for banks to enrich the end user's loan servicing experience so as to increase user satisfaction and retention. In order to achieve this, banks are constantly making efforts to enhance the online channel banking experience for their users by introducing and revamping loans servicing features on the digital platform.

The application provides a platform by which banks are able to offer their users an enriching online banking experience in servicing their loans.

Users can manage their banking requirements efficiently and effectively through the OBDX self-service channels. The loan module offers users a host of services that include, but are not limited to, viewing their loan account details, schedules and balances and also the facility to make loan repayments.

Features Supported In Application

- Loans Accounts Overview
- Loan Portfolio
- Loan Accounts Summary
- Repayment
- Schedule Inquiry
- Disbursement Inquiry
- Loan Installment Calculator
- Eligibility Calculator



Pre-Requisites

- Party preference is maintained.
- Corporate users are created.
- Transaction and account access is provided to corporate user
- Approval rule set up for corporate user to perform the actions
- Transaction working window is maintained
- Transaction limits are assigned to user to perform the transaction

[Home](#)

4. 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.

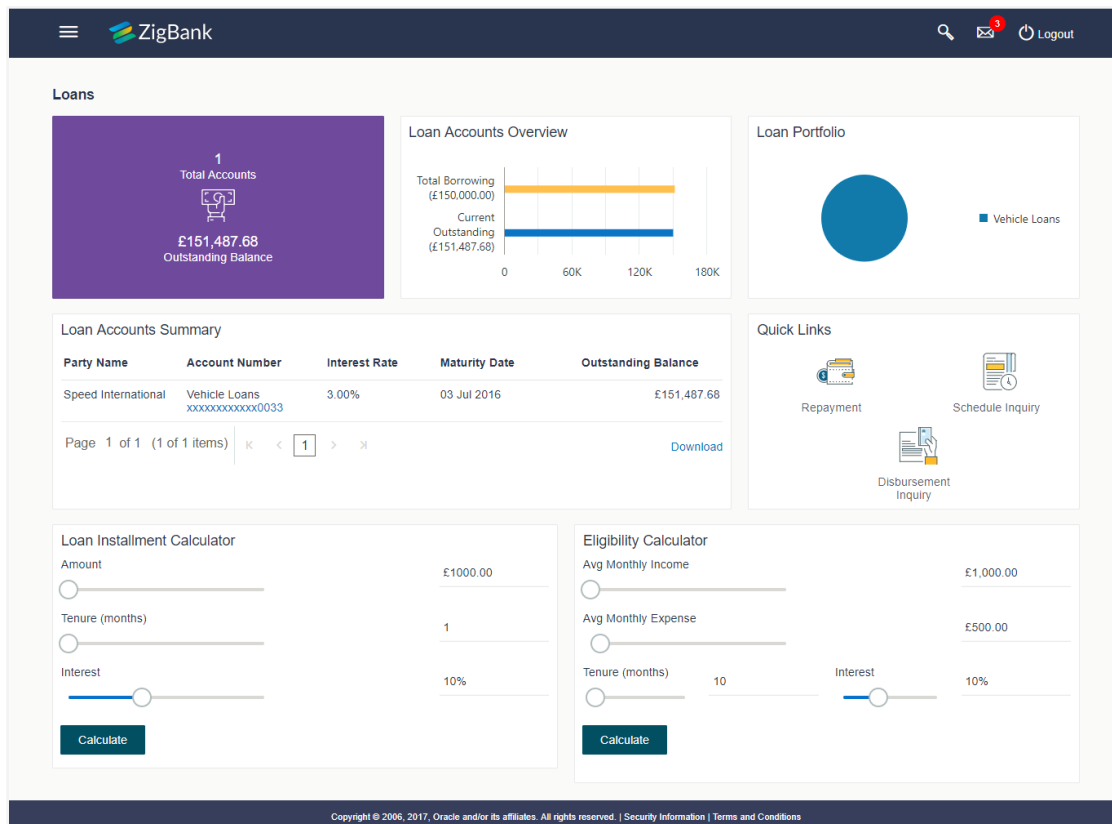
In the Loan Accounts Summary, the user can view account details such as Party name, account number, interest rate, outstanding amount, for loan accounts. Click on the Account Number field to view the Loan Details of an account.

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 Eligibility Calculator, at the bottom of the Overview section.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Overview



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:

- Total Accounts: The number of loan accounts
- Outstanding Balance: Summation of current outstanding in all accounts

Loan Portfolio

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

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 Accounts 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 (in masked format), product name, along with the account nickname (if set)
- Maturity Date: Maturity Date of the Loan account
- Interest Rate: Interest rate applicable to the loan account
- Outstanding Balance: Outstanding loan amount in the account currency

The user can download the loan account summary, for his reference.

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

Loan Calculator

This section displays the loan calculator. Click [here](#) for more information on the **Loan Installment Calculator** and **Eligibility Calculator**.

[Home](#)

5. Loan Details

This screen contains the loan account details. A user can view account information, add / update / delete nickname here. He can view the disbursement details, outstanding amount, repayment details and arrears, at a glance.

The user can also download pre-generated statements and download summary of transactions from the Account Details screen.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Overview > Loan Account Summary > Loan Details

Loan Account Details

ZigBank Search Mail Profile Welcome, Bruce Wayne Last login: 29 May 07:58 PM

Loan Details

Select Account: xxxxxxxxxxxx4018

Product Name: Vehicle/Personal Loans

+ Add Nickname

Borrowing	Arrears	Repayments
Sanctioned Amount £17,000.00	Amount Prepaid £0.00	Loan Term 24 Months 3 Days
Opening Date 02 Jan 2014	Outstanding Amount £18,704.73	Total Installments 25
Maturity Date 04 Jan 2016	Principal Arrears £17,000.00	Remaining Installments 24
Interest Rate 10.0%	Interest Arrears £0.00	Next Installment Date 03 Feb 2014
Disbursed Amount £17,000.00	Late Payment Charges £0.00	Next Installment Amount £223.56
Loan Branch AT3-FCLEXCLUBE UNIVERSAL BANK	Fees £0.00	Late Payment Penalty £0.00
Account Status Active		Pre Payment Penalty £0.00
Facility ID TERMFIN		

Quick Links

Repayment
Schedule Inquiry
Disbursement Inquiry

Transactions

Download


Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400206BK	£17,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400206BH	£0.08 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400206BF	£4.00 Cr

Page 1 of 1 (1-3 of 3 items) K < 1 > X

Back Pre-Generated Statement


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Field Description

Field Name	Description
Select Account	Loan account number in masked format along with the account nickname (if set by the user).
Product Name	Name of the loan account.
Nickname	<p>The user defined description or name to loan accounts which will be displayed.</p> <p>Click  Add Nickname, to add nickname.</p> <p>For more information on Account Nickname, refer Account Nickname.</p>
Borrowing	
Sanctioned Amount	Sanctioned loan amount along with the currency.
Opening Date	Loan account opening date.
Maturity Date	Loan account maturity date.
Interest Rate	Interest rate applicable to the loan account.
	<hr/> <p>Note: It displays the net interest rate applicable to the loan account as on the inquiry date.</p> <hr/>
Disbursed Amount	Disbursed loan amount along with the currency.
Loan Branch	Branch in which loan account is opened.
Account Status	Status of the loan account
Facility ID	Facility Id under which loan account is opened.
Arrears	
Amount Prepaid	Total amount repaid on the loan, till date.
Outstanding Amount	Outstanding loan amount along with the currency.
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.
Fees	Other fees applicable to the loan account.
Repayment	
Loan Term	Tenure of the loan.
Total Installments	Total number of installments applicable to the loan account.
Remaining Installments	Remaining installments in the loan account as on the date of inquiry.
Next Installment Date	Date of next installment.
Next Installment Amount	Amount to be paid as next installment.
Late Payment Penalty	Amount charged in case of default in repayment.
Pre-Payment Penalty	Amount to be paid as penalty on payment made in advance on the loan.
Transactions	
Date	Date of the transaction.
Description	Description of the transaction.
Reference No	Reference number of the transaction.
Amount	Transaction amount along with the type of the transaction (credit or debit).

To view the loan account details:

1. Click  to search transactions, in **Transactions** section.
The **Transactions** screen to search specific transactions appears.
2. From the **Select Account** list, select the appropriate account.
3. Enter the appropriate search criteria.
4. Click **Search**.
Based on search criteria search result appears.
OR
Click **Reset** to clear the entered details.

OR

Click **Back** to navigate to the previous screen.

Transactions -Search Criteria

The screenshot shows the 'Transactions -Search Criteria' screen in the ZigBank application. The header includes the ZigBank logo and user information: 'Welcome, Bruce Wayne' and 'Last login: 29 May 07:58 PM'. The main content area is titled 'Transactions' and contains several search filters: 'Select Account' (masked as 'xxxxxxxxxxxx4018'), 'Search By' (set to 'Current Period'), 'Reference Number', 'Amount From', 'Transaction Type' (set to 'All'), and 'Amount To'. Below these filters are buttons for 'Back', 'Reset', and 'Search'. A 'Download' button is also present. Below the filters, a table displays transaction data with columns for 'Date', 'Description', 'Reference No', and 'Amount'. The table shows three transactions from January 2014. At the bottom of the table, there are buttons for 'Back' and 'Pre-Generated Statement'.

Date	Description	Reference No	Amount
02 Jan 2014	PROC_CHARGE Liquidation	AT32TRF1400206BF	E4.00 Cr
02 Jan 2014	SERVICE_TAX Liquidation	AT32TRF1400206BH	E0.08 Cr
02 Jan 2014	AMOUNT Disbursed	AT32TRF1400206BK	E17,000.00 Dr

Field Description

Field Name	Description
Select Account	Loan account number of user in masked format.
Balance	Application displays the Account balance of the selected source account.
Search By	<p>The transaction period.</p> <p>Options are:</p> <ul style="list-style-type: none"> • Current Period • Previous Month • Previous Quarter • Select Date Range
Date From / Date To	<p>The start and end date range of the transaction – for a date bound search.</p> <p>Start date cannot be greater than end date.</p> <p>This field appears if you select the Select Date Range option in the Search By list.</p>
Reference Number	Reference number of transaction.

Field Name	Description
Transaction Type	The type of the transaction. Options are: <ul style="list-style-type: none"> • All • Debit Only • Credit Only
Amount From	The minimum amount for the search criteria.
Amount To	The maximum amount for the search criteria
Search Result	
Date	The date on which the transaction is processed.
Description	A brief description of the transaction.
Reference Number	Reference number of transaction.
Amount	The debit/ credit amount of the transaction.

5. Click **Download**, to download transaction summary in a specific format.
6. Click on **Pre-Generated** statement, to generate a pre-generated statement.
OR
Click **Back** to navigate back to previous screen.

You can also perform following account related transactions using **Loan Details- Quick Links** section:

- 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**.

5.1 Pre-Generated Statement

Pre-generated statements are statements that have been generated by the core banking application, for an account. Through this option, the user can view a statement that was generated previously – he may want to do this if he has missed a past statement for some reason. (Like accidentally deleting e-statements or misplacing his mail in case of a physical copy).

To download pre-generated statements:

Field Name	Description
Period	
Year	The year of the pre-generated statement.
Month	The month of the pre-generated statement.
Statement Number	Statement number assigned to a statement.
From	Start date of the statement.
To	End date of the statement.
Download	Click the link to download the statement.

[Home](#)

6. Repayment

Usually the loan repayment is done by setting up of standing instructions if the account is within the bank or by maintaining mandate instruction if the 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 scheduled / mandated payments, customers can choose to make partial or full repayment of the outstanding loan amount by making an adhoc payment. This feature allows the user to make adhoc repayments through the self-service channel. Users can make repayment only through the source account linked to the customer.

Customers could either make a partial repayment or a 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:

Toggle menu > Accounts > Loans and Finances > Repayment

OR

Dashboard > My Accounts widget > Loans and Finances > Overview > Quick Links > Repayment

Loan Repayment

Repayment

Select Account
xxxxxxxxxxxx0002

Pending Arrears
£0.00

Outstanding Principal
£97,500.00

Disclaimer:
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
xxxxxxxxxxxx0021 - Ryan Gliggs
Balance : £4,631,023.72

Repayment Amount
£10,000.00

[Repay](#) [Back](#)

Repayment Tips

Know what you owe
Understanding your payment responsibilities is crucial to maintaining credit and balancing your personal budget.

Pay it forward It's worth mentioning that making payments ahead of schedule is the best way to lower your overall cost of borrowing.

Interest rate reductions Take advantage of any and all interest rate discounts available to you

Pay Attention to Details and Paperwork Make sure you read everything you receive about your loans and understand your loan terms.

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Field Description

Field Name	Description
Select Account	Loan account number (in masked format) along with the account nickname (if set).
Pending Arrears	Pending arrears amount in the account. It is sum of Principal and Interest arrears.
Outstanding Principal	Outstanding principal balance in the account.
Disclaimer	Text message informing the user about the appropriation of funds in case of a partial payment.
Source Account	Account with the account nickname (if set by the user) for making repayment.
	Note: The list displays all active accounts that the logged in user has access to – of his primary party & linked parties.
Balance	Balance amount in the selected source account.
Repayment Amount	Amount for the repayment of loan.
	Note: Amount should be less than the outstanding principal balance, for a partial repayment.
	The Source account should have sufficient balance to cover the repayment amount.

To repay the loan:

1. From the **Select Account** list, select appropriate loan account number. Application displays the Pending Arrears and Outstanding Principal amount.
2. From the **Source Account** list, select appropriate CASA account number, to make repayment from. Application displays the balance amount in the account.
3. In the **Repayment Amount** field, enter the repayment amount.
4. Click **Repay**.
OR
Click **Back** to go to the previous screen.
5. The **Review** screen appears. Verify the details, and click **Confirm**.
OR
Click **Back** 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.

7. Click **Go To Dashboard** to go to Dashboard screen.
OR
Click **Go to Account Details** to go to **Loan Account Details** screen.

[Home](#)

7. Disbursement Inquiry

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

Especially, 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 the user to analyze the current position of the loan account with respect to the disbursed amount.

How to reach here:

Dashboard > Toggle menu > Accounts > Loans and Finances > Disbursement Inquiry

OR

Dashboard > My Accounts widget > Loans and Finances > 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

Disbursement Inquiry

Select Account
xxxxxxxxxxxx0002

Sanctioned Amount
£100,000.00

Disbursed Amount
£100,000.00

Date	Amount
01 Jan 2014	£100,000.00

Tips

Always ensure that the amount of simple interest is available in your bank account to avoid dishonour of the cheque.

Keep photocopies of all documents/agreements/letters submitted to the bank to avoid any misunderstandings later.

All banks charge interest on the loan amount from the day on which the cheque has been made and not from the day on which the cheque is handed over to you/seller. So, take delivery of the cheque the same day or the very next day to avoid paying extra interest on money.

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Field Description

Field Name	Description
Select Account	Loan account number (in masked format) along with the account nickname.

Field Name	Description
Sanctioned Amount	Sanctioned loan amount along with the currency.
Disbursed Amount	Disbursed loan amount as on the date of disbursement.
Date	Disbursement date. Note: If 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.
Amount	Amount disbursed as on the respective disbursement date.

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

[Home](#)

8. Schedule Inquiry

Through this feature, the user is able to gain an understanding of the loan repayment life cycle. This page displays details of each installment including the interest and principal amounts along with any charges, if applicable, and the total installment amount due on each specific date throughout the loan tenure.

The user is able to identify important information such as the frequency in which repayment installments are made, the total number of installments and the number of installments paid and those that are pending.

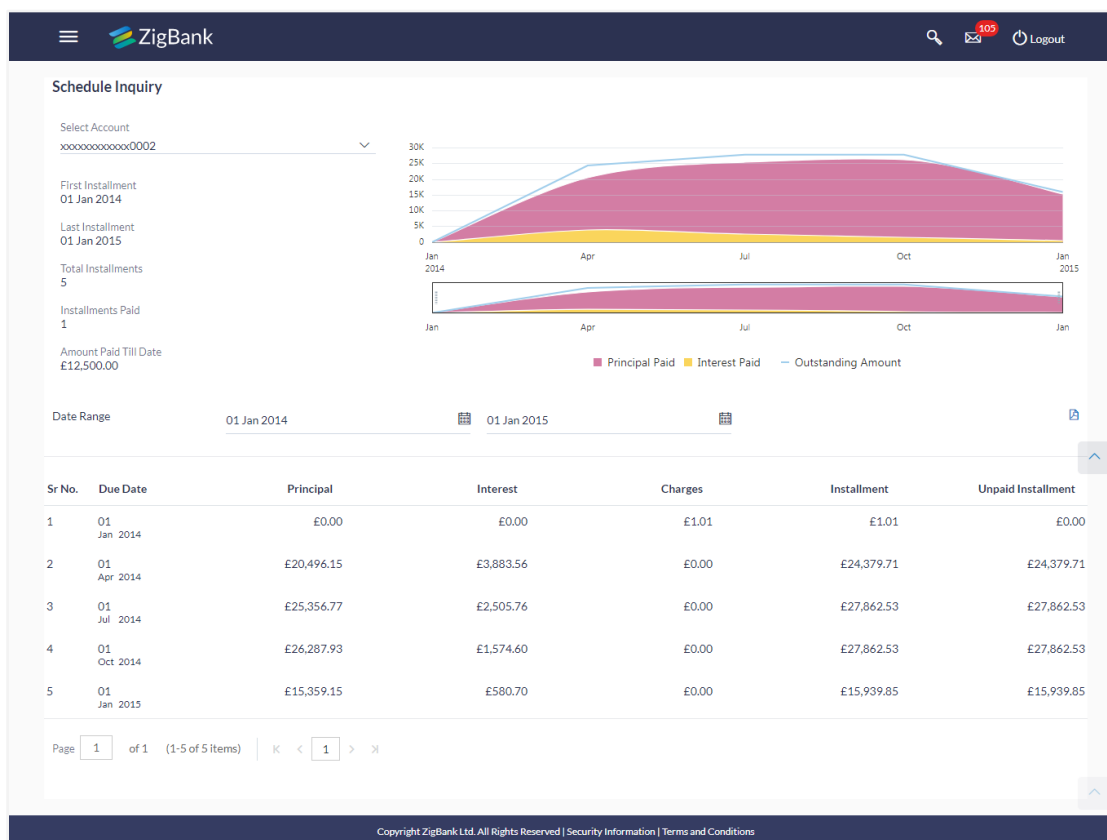
How to reach here:

Toggle menu > Accounts > Loans and Finances > Schedule Inquiry

OR

Dashboard > My Accounts widget > Loans and Finances > Overview > Quick Links > Schedule Inquiry


Schedule Inquiry



Field Description

Field Name	Description
Select Account	Loan account number (in masked format) along with the account nickname (if set by the user).
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 repaid till date for the loan account.
Date Range	Select the period for which you want to view the installment details.
Sr No	Serial number of the transaction list.
Due Date	Date of scheduled installment payment.
Principal	Principal component of the amount that is due, on the installment date.
Interest	Interest component of the amount that is due, on the installment date.
Charges	Charge (fee) amount that is due as on the installment date.
Installment	Total installment amount that is due as on the installment date.
Unpaid Installment	Unpaid installment amount as on the installment date.

To view the loan schedule:

1. From the **Select Account** list, select appropriate loan account number.
2. In the **Date Range** field, select the period for which installment details are to be enquired. Based on selected period, view the set of installments in the loan schedule. To view next set of entries in the **Loan Schedule** of the account, click the navigation icons (> <).
3. Click  to **download** the loan schedule in .pdf format.

[Home](#)

9. 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
- Eligibility Calculator

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

The installment calculator enables users to identify the installment amount payable on a loan of a certain amount for a specific duration. This calculator is beneficial to users as it gives the user an opportunity to identify whether applying for a loan for a specific amount and duration is preferable or not.

The loan eligibility calculator enables users to compute the amount of loan that they are eligible for based on their monthly income and expenses and also the desired loan tenure and estimated interest rate.

How to reach here:

Toggle menu > Accounts > Loans and Finances > Overview > Loan Installment Calculator

9.1 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 equated amount paid monthly to the lender (bank).

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

Loan Installment Calculator

Loan Installment Calculator

Amount: £8000.00

Tenure (months): 15

Interest: 10%

Calculate

Installment Amount: £86.01

Field Description

Field Name	Description
Amount	Loan amount that you want to apply from the bank.
Tenure	Tenure of loan in terms of years.
Interest	Interest rate that bank will charge on the applied loan.
Installment Amount	Calculated monthly installment that the user will have to pay towards the loan (for the given Loan amount, Interest rate, & loan tenure)

1. In the **Amount** field, click and drag for the desired loan amount.
2. In the **Tenure** field, click and drag for the appropriate loan tenure.
3. In the **Interest** field, click and drag for the interest rate.
4. Click Calculate, to view the **Installment Amount**, which the user will have to pay regularly towards the loan (for the given Loan amount, Interest rate, & loan tenure).

9.2 Eligibility Calculator

Eligibility calculator enables users to understand the maximum amount of loan that they are eligible for, considering their average monthly income and expenditure. The calculator computes the eligible loan amount and average installment per month.

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

The eligibility is calculated on the basis of:

- The user's average Monthly Income
- The user's average Monthly Expenses
- Tenure of the loan
- Estimated rate of interest

Loan Eligibility

The screenshot shows the 'Eligibility Calculator' interface. It features four sliders for input: 'Avg Monthly Income' (set to £10,000.00), 'Avg Monthly Expense' (set to £5,550.00), 'Tenure (months)' (set to 10), and 'Interest' (set to 10%). Below the sliders is a blue 'Calculate' button. At the bottom, the results are displayed: 'Eligible Amount' as £336,626.00 and 'Average Installment' as £4,450.00 / month.

Field Description

Field Name	Description
Average Monthly Income	Monthly income of the user, on an average.
Average Monthly Expenses	Monthly expenses of the user, on an average.
Tenure	Tenure of loan in terms of years.
Interest	Interest rate of the loan.
Eligible Amount	Eligible loan amount.
Average Installment	Displays the estimated monthly installment amount.

1. In the **Average Monthly Income** field, click and drag for the monthly income.
2. In the **Average Monthly Expenses** field, click and drag for the monthly expenses
3. In the **Tenure** (in Years) field, click and drag for the loan tenure of loan.
4. In the **Interest** field, click and drag for the applicable rate of interest.
5. Click **Calculate** to view the eligible loan amount and the average installment / month.

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.

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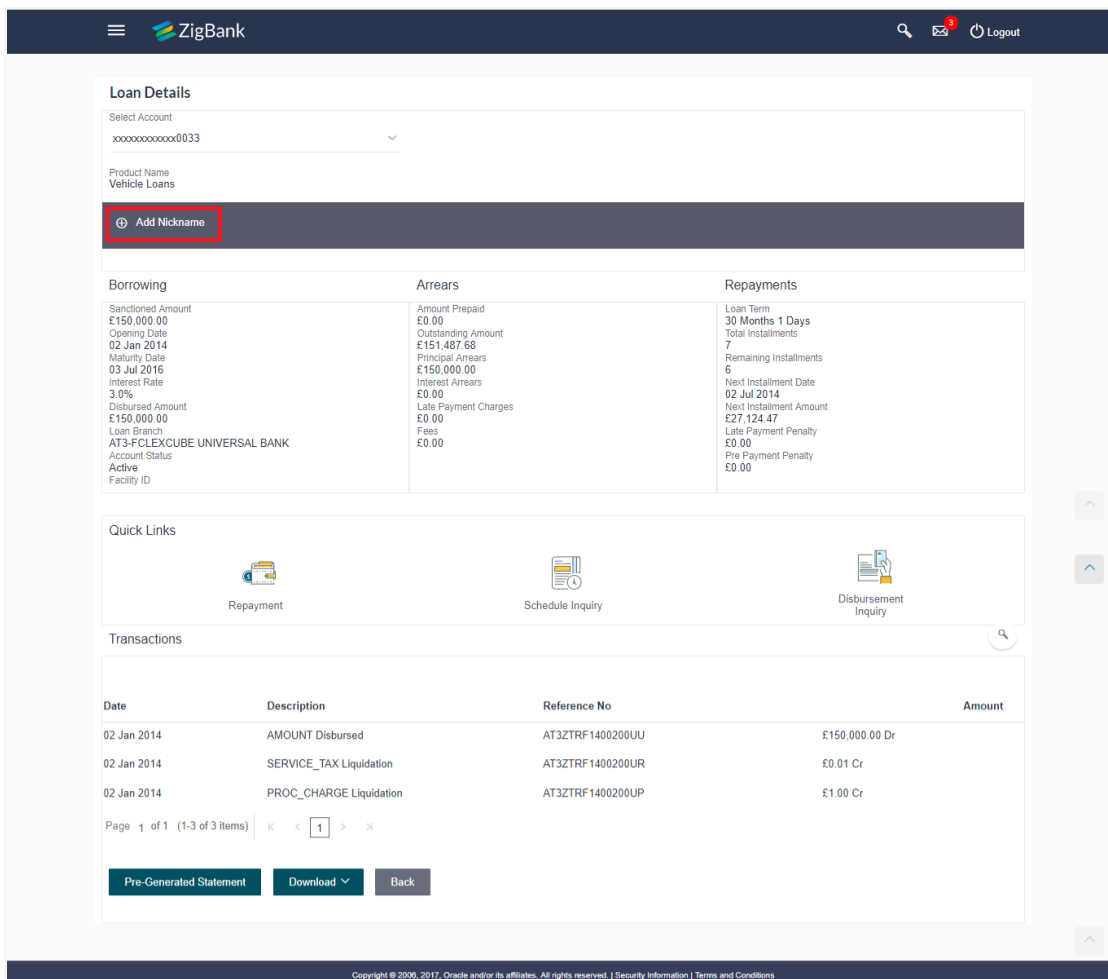
10. Account Nickname

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. This option also allows user to modify or delete the nickname, if required. In case of account with nick name, account will get displayed with nickname.

To add nickname to an account:

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

Add Nickname- Example




The screenshot shows the ZigBank interface with the 'Loan Details' section. The 'Add Nickname' button is highlighted with a red box. Below the button, there are three columns: Borrowing, Arrears, and Repayments. The 'Quick Links' section includes Repayment, Schedule Inquiry, and Disbursement Inquiry. The 'Transactions' section shows a list of transactions with columns for Date, Description, Reference No, and Amount.

Loan Details


Select Account
xxxxxxxxxxxx0033


Product Name
Vehicle Loans


 **Add Nickname**

Borrowing	Arrears	Repayments
Sanctioned Amount £150,000.00	Amount Prepaid £0.00	Loan Term 30 Months 1 Days
Opening Date 02 Jan 2014	Outstanding Amount £151,487.68	Total Installments 7
Maturity Date 03 Jul 2016	Principal Arrears £150,000.00	Remaining Installments 6
Interest Rate 3.0%	Interest Arrears £0.00	Next Installment Date 02 Jul 2014
Disbursed Amount £150,000.00	Late Payment Charges £0.00	Next Installment Amount £27,124.47
Loan Branch AT3-FOLEXCUBE UNIVERSAL BANK	Fees £0.00	Late Payment Penalty £0.00
Account Status Active		Pra Payment Penalty £0.00
Facility ID		

Quick Links

 Repayment

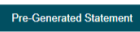


 Schedule Inquiry

 Disbursement Inquiry

Transactions

Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400200UU	£150,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400200UR	£0.01 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400200UP	£1.00 Cr

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Field Description

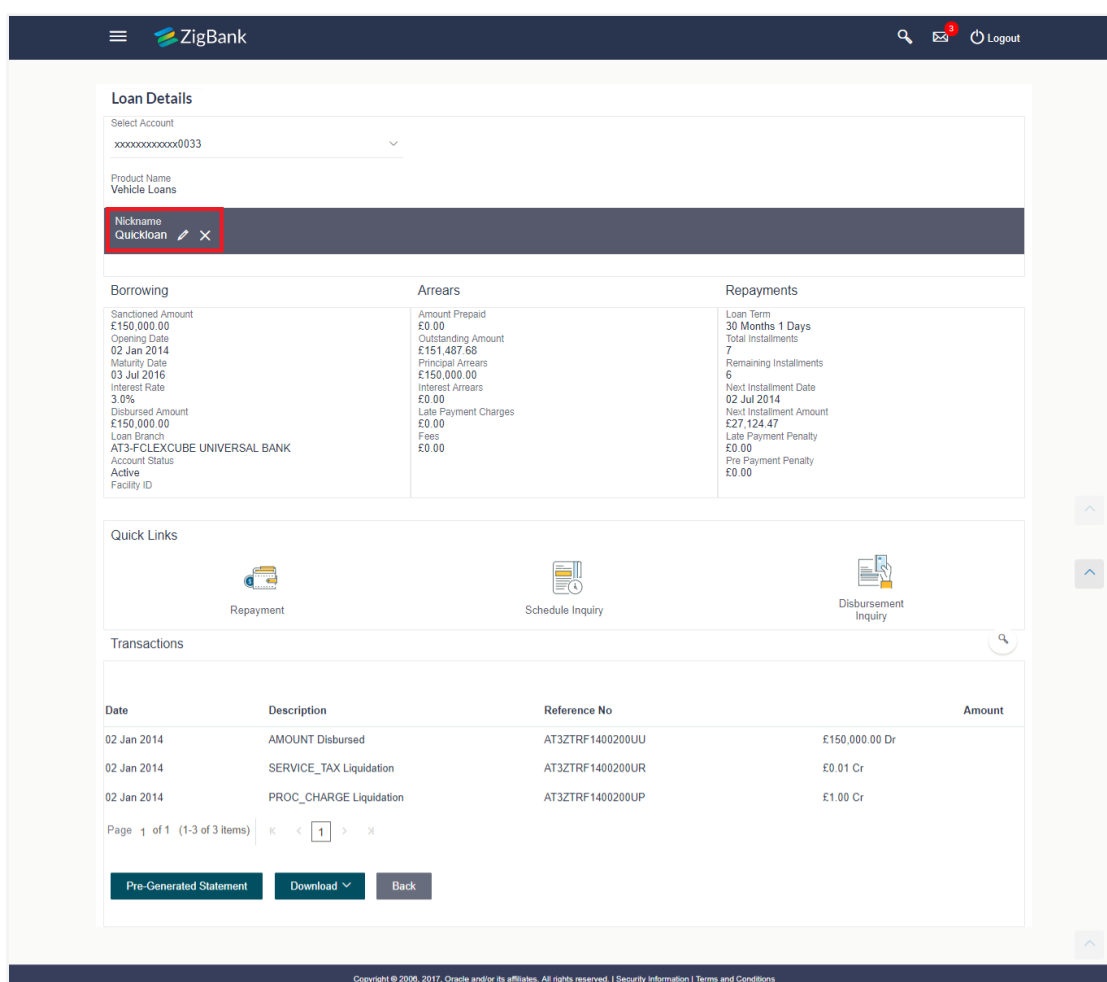
Field Name Description

Add Nickname The user defined description or name to CASA/ TD/ Loan and Finance accounts which will be displayed.

3. Click  to save your changes.
Nicknames will be displayed along with account number, in all enquiry and transaction screens.



To edit / delete nickname to account:

Add Nickname - Edit/ Delete



The screenshot shows the ZigBank interface for a loan account. The 'Loan Details' section includes a 'Select Account' dropdown, 'Product Name' (Vehicle Loans), and a 'Nickname' field with the value 'Quickloan'. Below this, there are three columns: 'Borrowing', 'Arrears', and 'Repayments', each containing various financial details. A 'Quick Links' section provides shortcuts for 'Repayment', 'Schedule Inquiry', and 'Disbursement Inquiry'. The 'Transactions' section displays a table of recent transactions with columns for Date, Description, Reference No, and Amount. The table shows three transactions from January 2014. At the bottom, there are buttons for 'Pre-Generated Statement', 'Download', and 'Back'.

Date	Description	Reference No	Amount
02 Jan 2014	AMOUNT Disbursed	AT3ZTRF1400200UU	£150,000.00 Dr
02 Jan 2014	SERVICE_TAX Liquidation	AT3ZTRF1400200UR	£0.01 Cr
02 Jan 2014	PROC_CHARGE Liquidation	AT3ZTRF1400200UP	£1.00 Cr

4. Click , to modify the nickname.
Update the nickname and click  to save your changes.

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.

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