

Oracle Banking Digital Experience

**Corporate Lending Servicing User Manual
Release 18.3.0.0.0**

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Corporate Lending Servicing User Manual
March 2019

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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 18.3.0.0.0, 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 Banking Corporate Lending (OBCL) 14.2.0.0.0*
1	Overview	✓
2	Accounts Summary, Details and Account Activity	✓
3	Loan Details - Nickname updation	NH
4	Repayment	
	Repayment - With less than or more than installment amount	✓
	Repayment - With equal to the installment amount	✓
5	Disbursement Inquiry	✓
6	Schedule Inquiry	✓

* Oracle Banking Digital Experience 18.3.0.1.0 (patch set 1) is integrated with Oracle FLEXCUBE Universal Banking 14.2.0.0.0

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3. Corporate Lending

Corporates often need to borrow money to meet their funding requirements typically to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery or acquire other assets, maintain inventory, or to increase working capital. Most corporates consider borrowing a business loan from the financial institutions is a convenient option because of its flexibility and affordability.

OBDX provides a platform by which banks can offer their corporate customers an enriching online banking experience in servicing their existing loans accounts. Corporate Loan Servicing module of OBDX is integrated with Oracle Banking Corporate Lending (OBCL).

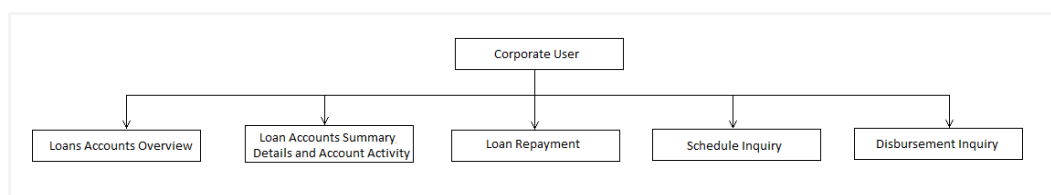
Corporates can manage their banking requirements efficiently and effectively through the OBDX self-service channels. Corporate lending module offers a consolidated and easy-to-understand view of customer's business loans position with an option to check the detailed view of each loan account. Customer also can view the information of upcoming and overdue loan installments and the detailed loan account activity.

Quick & hassle-free online loan repayment option allows the corporate to initiate payment using Digital Banking Platform.

Note: Corporate Lending module support is currently not available on mobile and tablet devices.

Features Supported In Application

- Loans Accounts Overview
- Loan Accounts Summary, Details and Account Activity
- Loan Repayment
- Schedule Inquiry
- Disbursement Inquiry



Pre-Requisites

- Party preference is maintained.
- Corporate users are created.
- Transaction access is provided to the 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

Note: This module has been added as part of 18.3.0.1.0 patch release, and is not available in 18.3 release.

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4. Overview (Dashboard)

Overview screens provides a quick view of the most relevant functions, to achieve a particular objective or complete a process. The dashboard is organized in the form of different widgets.

Loan overview provides a summary of all loan accounts that the user has access to.

The widgets shown on the Corporate Lending Overview screen are as follows:

- Accounts Overview
- Application Tracker
- Accounts Summary
- Installments Due
- Quick Links
- Product Offerings

How to reach here:

Dashboard > Toggle menu > Accounts > Loans and Finances > Overview

ZigBank Welcome, Bradley Barlow
Last login 14 Mar 09:11 AM

Loans

Loans Overview

Total Number of Loans	Amount Financed	Outstanding Balance
2	\$2,000,000.00	\$1,938,825.00

Loan Application Tracker [View Details](#)

Loan Accounts Summary [Search By Loan account, Party Na...](#)

Loan Account Details	Party Name	Amount Financed	Outstanding	Interest Rate	Maturity Date	Auto Payment	Account Status
xxxxxxxxxxxx7010 test	Carver Media Group Network	\$1,000,000.00	\$984,025.00	2%	01 Apr 2018	No	Active
xxxxxxxxxxxx7008	Carver Media Group Network	\$1,000,000.00	\$954,800.00	2%	01 Apr 2018	No	Active

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Installments Due Upcoming Overdue

Due Date	Loan Account Details	Party Name	Amount OverDue	
01 Apr 2018	xxxxxxxxxxxx7010 test	Carver Media Group Network	\$994,710.32	Pay Now
01 Apr 2018	xxxxxxxxxxxx7008	Carver Media Group Network	\$1,959,603.02	Pay Now

Quick Links

- [Loan Repayment](#)
- [Loan Schedule](#)
- [Disbursement Inquiry](#)

Products

Working Capital
Innovative financing designed to fuel your immediate business needs.
[Apply Now](#)

Term Loan
Grow your business with our Term Loan scheme designed especially for professionals and Small business Enterprise.
[Apply Now](#)

Real Estate Loan
A tailored business lending schemes to accomplish every business goal.
[Apply Now](#)

Equipment Loan
Grab the opportunity to grow your enterprise with our wide range of equipment financing solution.
[Apply Now](#)

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Loan Dashboard

Loan Accounts Overview

This section displays the summary of the Loan accounts that the user has an access to.

It includes details like:

- Total Number of Loans Accounts available under a party and mapped to the user.
- Amount Financed: Summation of financed loan amount in entity local currency.
- Outstanding Balance: Summation of current outstanding in all accounts mapped to the user in entity local currency.

Loan Application Tracker

Loan Application Tracker widget allows corporate user to view the progress summary of new loan account opening applications submitted from the Digital Banking Platform.

Click on [View Details](#) link to know the detailed view of progress of submitted applications. Refer [Loan Application Tracker](#) screen for more details.


Loan Accounts Summary

This section displays summary of loan accounts and all the related information about each loan account which are mapped to the logged in user.

Details include:

- Loan Account Details: Loan account number (in masked format), product name, along with the account nickname (if set)
- Party Name: Name of the party under which the loan account is opened.
- Amount Financed: Financed loan amount along with the loan account currency.
- Outstanding: Current outstanding loan amount in the loan account currency.
- Interest Rate: Interest rate applicable to the loan account
- Maturity Date: Maturity date of the Loan account
- Auto Payment: The auto payment facility is enabled for the loan account or not
- Account Status: The current status of the loan account

Click on the loan account number to view the respective loan account details. Refer **Loan Details** screen for more information.

Note: Click  and input specific details to search the loan account summary based on the loan account and party name.

Installments Due

This section displays the upcoming and overdue loan installments. The facility has been given facility to pay for the selected installment, which redirects the user to **Repayment** screen.

Click on the loan account number to view the respective loan account details. Refer **Loan Details** screen for more information.

Click on the **Pay Now** to repay the installment. Refer **Repayments** screen for more information.

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

Product Offerings

This section displays various loans products offered by the Bank for new loan account. Opening.

Module supports Loan Origination for following Corporate Lending Products. Clicking on the product '**Apply Now**' link, user gets directed to the **Loan Application** page.

- Working Capital
- Term Loan
- Real Estate Loan
- Equipment Loan

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5. Loan Details

The Loans details page displays the details such as the loan account opening date and maturity date, the current status, interest rate and the branch in which an account is held. A user can view account information, add / update / delete nickname and can also view the disbursement details, outstanding amount, repayment details and arrears, at a glance.

Customer can also track the transactions and disbursements processed in the loan accounts. It also provides linkage details of Facility/ collateral type linked with the loan account.

The corporate customer can also download summary of transactions in .csv, .MT940, .pdf, .qif, and .ofx formats.

- **Borrowing** – This section displays the basic details about the loan such as the opening date, maturity date, current status, branch, amount sanctioned etc.
- **Arrears** – This section displays information pertaining to arrears including amount of principal arrears, interest arrears, amount repaid, amount outstanding, installment arrears, late payment charges, fees etc.
- **Repayment** – This section displays repayment details like loan term, total installments, remaining installments, next installment due date, late payment penalty, pre-payment penalty, Auto Payment etc.

How to reach here:

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

Loan Account Details

ZigBank Welcome, Bradley Barlow
Last login 18 Mar 11:26 AM

Loan Account Details

Select Account
000ADV1170917010

Product Name
Bearing Product(LIFO)

+ Add Nickname

Borrowing	Arrears	Repayment
Amount Sanctioned \$1,000,000.00	Amount Repaid \$17,150.00	Loan Term 365 Days
Opening Date 01 Apr 2017	Amount Outstanding \$982,850.00	Total Installments 13
Maturity Date 01 Apr 2018	Principal Arrears \$0.00	Remaining Installments 12
Interest Rate 2%	Interest Arrears \$0.00	Next Installment Due 01 May 2017
Amount Financed \$1,000,000.00	Late Payment Charges \$0.00	Next Installment Amount \$84,971.41
Branch 000	Fees \$0.00	Late Payment Penalty \$0.00
Account Status ACTIVE		Pre Payment Penalty \$0.00
		Auto Payment No

Linkage Details

Linkage Type	Reference Number	Branch	Amount	Percent
Facility 1	LINE_RF1400206BH	001	\$1,800,000.00	5%

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Quick Links

- Loan Repayment
- Loan Schedule
- Disbursement Inquiry

Transactions

Date	Description	Reference Number	Amount
01 Apr 2017	Liquidation For Cls/Cheques	AT3ZTRF1400206BK	\$84,973.37 Dr
01 Apr 2017	Liquidation For Cls/Cheques	AT3ZTRF1400206BH	\$84,884.52 Cr
01 Apr 2017	Liquidation For Cls/Cheques	AT3ZTRF1400206BF	\$84,695.59 Cr

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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.

Field Name	Description
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, click here.</p>
Borrowing	
Amount Sanctioned	Sanctioned loan amount along with the currency.
Opening Date	Date on which the loan account was opened.
Maturity Date	Date on which the loan account will mature.
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/>
Amount Financed	Disbursed loan amount along with the currency.
Branch	Branch in which the account is held.
Account Status	Current Status of the account.
Arrears	
Amount Re-paid	Total amount repaid on the loan, till date with currency
Amount Outstanding	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 applicable if any for the loan account.
Fees	Other fees applicable if any for the loan account.
Repayment	
Loan Term	Tenure of the loan.

Field Name	Description
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.
Auto Payment	Auto repayment mode for the loan account is set or not.
Linkage Details	
Linkage Type	Facility/ collateral type linked with the loan account.
Reference Number	Reference number of the linkage.
Branch	Branch in which the facility/collateral was opened.
Amount	Amount with the currency of facility/collateral linked to the account.
Percentage	Percent of facility/collateral linked to the loan account.
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. From the **Select Account** list, select the appropriate loan account. The based on selected loan account, Loan Accounts Summary, Details and Account Activity appears.
2. Click **Download**, to download transaction summary in a specific format.

3. Click **Back** to navigate to the 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**.

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6. Repayment

Quick & hassle-free online loan repayment option allows the corporate to initiate payment against outstanding amount using Digital Banking Platform.

Customers can make a payment equal to the installment amount, lower than or more than the installment amount of the loan account.

Note: If customer makes a payment equal to the total outstanding loan amount (inclusive of arrears), it may lead to settlement of the loan account, depending upon the configuration (premature penalty/any charges) at the host system. Whereas, fetching the final loan settlement amount from host is not supported.

How to reach here:

Dashboard > Toggle menu > Accounts > Loans and Finances > Repayment

OR

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

Loan Repayment

The screenshot displays the ZigBank 'Repayment' interface. At the top, the user is logged in as Bradley Barlow. The main content area shows the following details:

- Select Account:** 000ADV1170917010
- Pending Arrears:** \$0.00
- Principal Outstanding:** \$984,025.00
- Source Account:** xxxxxxxxxxxx0219
- Balance:** €14,879.19
- Repayment Amount:** \$1,200.00

Below these fields are 'Repay' and 'Back' buttons. A sidebar on the right features a 'Missed to pay your installment?' notification with a lightbulb icon and text: 'Quick & hassle-free online loan repayment option just for you! You can pay your overdue loan installments through this option. It's worth mentioning that making payments ahead of schedule is the best way to lower your overall cost of borrowing. We allow full and partial pre-payment of the loan at a charge indicated in the agreement. Make sure you read all the terms and condition set for loan pre-payment.'

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.
Principal Outstanding	Outstanding principal balance in the account.

Field Name	Description
Disclaimer	Text message informing the user about the appropriation of funds in case of a partial payment.
Source Account	Current and Savings 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. Payment currency is defaulted to loan account currency. 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. View the success message of Loan Repayment, 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.

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7. Disbursement Inquiry

Disbursement of the loan amount depends on the type of loan product availed by the customer.

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 > Accounts > 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

Field Description

Field Name	Description
Select Account	Loan account number (in masked format) along with the account nickname.
Sanctioned Amount	Sanctioned loan amount along with the currency.
Disbursed Amount	Disbursed loan amount on the date of disbursement.

Field Name	Description
Date	Disbursement date. <hr/> Note: If there are multiple disbursements in the account, the last disbursement will be displayed first and thus, the last entry in this list will be the first disbursement date. <hr/>
Amount	Amount disbursed as on the respective disbursement date.

2. Click **Back** to go back to previous screen.

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8. Schedule Inquiry

OBDX enables the corporate user to view the amortization schedule of a specific loan account

The graphical representation of payment overview gives information like Paid Amount, Paid Interest, Paid Principal, Unpaid Amount, Unpaid Interest, and unpaid Principal.

This page displays detail installment summary 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.

This helps the corporate user to get the 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:

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

OR

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

Schedule Inquiry

Loan Schedule

Select Account: 000ADV1170917010

Installment Summary

First Installment	Last Installment	Total Installments
01 Apr 2017	01 Apr 2018	13
Installments Paid	Amount paid Till Date	
1	\$1,010,685.32	

[Rate Revision History](#)

Payment Overview

Paid Amount	\$15,975.00	Unpaid Amount	\$994,710.32
Paid Interest	\$0.00	Unpaid Interest	\$10,685.32
Paid Principal	\$15,975.00	Unpaid Principal	\$984,025.00

Schedule Summary

Sr No.	Due Date	Principal	Interest	Charges	Installment	Unpaid Installment
1	01 Apr 2017	\$15,975.00	\$0.00	\$0.00	\$15,975.00	\$0.00
2	01 May 2017	\$83,333.33	\$1,640.04	\$0.00	\$84,973.37	\$84,973.37
3	01 Jun 2017	\$83,333.33	\$1,551.19	\$0.00	\$84,884.52	\$84,884.52
4	01 Jul 2017	\$83,333.33	\$1,362.26	\$0.00	\$84,695.59	\$84,695.59
5	01 Aug 2017	\$83,333.33	\$1,264.15	\$0.00	\$84,597.48	\$84,597.48
6	01 Sep 2017	\$83,333.33	\$1,120.64	\$0.00	\$84,453.97	\$84,453.97
7	01 Oct 2017	\$83,333.33	\$945.60	\$0.00	\$84,278.93	\$84,278.93
8	01 Nov 2017	\$83,333.33	\$833.60	\$0.00	\$84,166.93	\$84,166.93
9	01 Dec 2017	\$83,333.33	\$667.82	\$0.00	\$84,001.15	\$84,001.15
10	01 Jan 2018	\$83,333.33	\$546.56	\$0.00	\$83,879.89	\$83,879.89

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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). By default, the details of the first account the dropdown are shown on the screen.

Installment Summary

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.

Rate Revision History


Link to view the loan interest rate revision history.

Date	Date on which the loan interest rate was revised.
Rate	Displays the rate of interest which was revised.

Payment Overview



Paid Amount	Total amount repaid till date in the loan account.
Paid Interest	Interest amount repaid till date in the loan account.
Paid Principal	Principal amount repaid till date in the loan account.
Unpaid Amount	Total amount pending for repayment in the loan account.
Unpaid Interest	Interest amount pending for repayment in the loan account.
Unpaid Principal	Principal amount pending for repayment in the loan account.

Schedule Summary

Date Range	Select the period for which you want to view the installment details. This field is enabled if user clicks  icon.
-------------------	--

Field Name	Description
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. The system displays the Installment Summary, Payment Overview, and Schedule Summary
2. Click on the **Rate Revision History** link to view the loan interest rate revision history if any in the loan account.
3. Click  **Download PDF** to **download** the loan schedule in .pdf format.
4. Click  . The search filter appears in **Schedule Summary** section. From **the Date Range** list, select the period in for which user want to view the installment details. Click **Search**, the schedule summary appears based on selected period.

[Home](#)

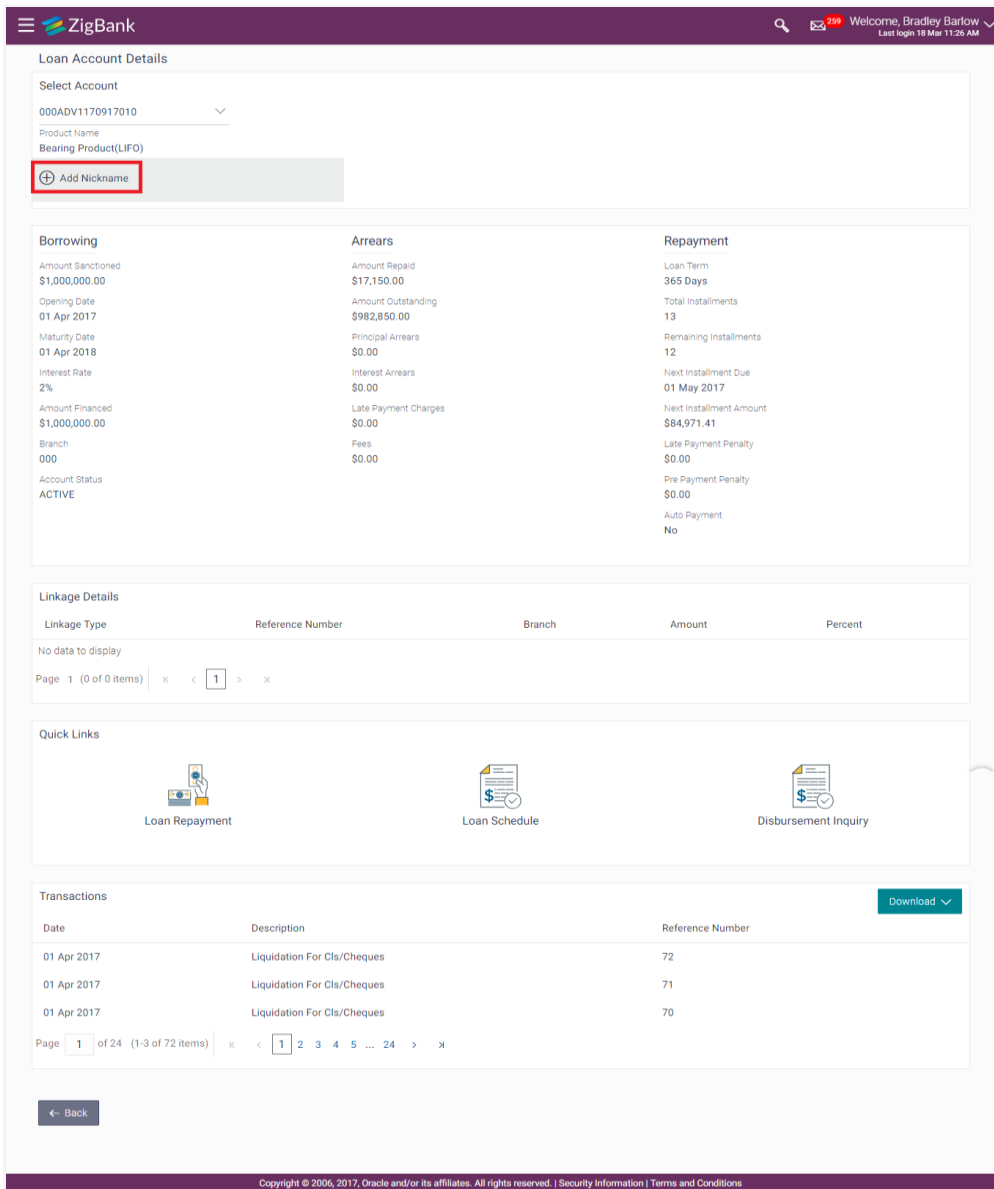
9. Account Nickname

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. 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 Loan Details screen.
2. In the **ADD Nickname** field, enter the nickname you want to use.


Add Nickname- Example



The screenshot displays the ZigBank interface for a loan account. The top navigation bar includes the ZigBank logo, a search icon, a notification icon with '299', and a user profile section for 'Bradley Barlow' with the last login time '18 Mar 11:26 AM'. The main content area is titled 'Loan Account Details' and features a 'Select Account' dropdown menu currently showing '000ADV1170917010'. Below this, the 'Add Nickname' button is highlighted with a red rectangular box. The account details are organized into three columns: 'Borrowing', 'Arrears', and 'Repayment'. The 'Borrowing' section lists details such as 'Amount Sanctioned' (\$1,000,000.00), 'Opening Date' (01 Apr 2017), 'Maturity Date' (01 Apr 2018), 'Interest Rate' (2%), and 'Amount Financed' (\$1,000,000.00). The 'Arrears' section shows 'Amount Repaid' (\$17,150.00), 'Amount Outstanding' (\$982,850.00), and 'Principal Arrears' (\$0.00). The 'Repayment' section includes 'Loan Term' (365 Days), 'Total Installments' (13), 'Remaining Installments' (12), and 'Next Installment Due' (01 May 2017). Below these sections is a 'Linkage Details' table with columns for 'Linkage Type', 'Reference Number', 'Branch', 'Amount', and 'Percent', which currently shows 'No data to display'. A 'Quick Links' section contains three icons: 'Loan Repayment', 'Loan Schedule', and 'Disbursement Inquiry'. The 'Transactions' section at the bottom features a table with columns for 'Date', 'Description', and 'Reference Number', listing three transactions from 01 Apr 2017. A 'Download' button is located in the top right of this section. The footer of the page contains the copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

ZigBank Welcome, Bradley Barlow
Last login: 18 Mar 11:26 AM

Loan Account Details

Select Account
000ADV1170917010






Product Name
Bearing Product(LIFO)

Nickname
SamD  


Borrowing	Arrears	Repayment
Amount Sanctioned \$1,000,000.00	Amount Repaid \$17,150.00	Loan Term 365 Days
Opening Date 01 Apr 2017	Amount Outstanding \$982,850.00	Total Installments 13
Maturity Date 01 Apr 2018	Principal Arrears \$0.00	Remaining Installments 12
Interest Rate 2%	Interest Arrears \$0.00	Next Installment Due 01 May 2017
Amount Financed \$1,000,000.00	Late Payment Charges \$0.00	Next Installment Amount \$84,971.41
Branch 000	Fees \$0.00	Late Payment Penalty \$0.00
Account Status ACTIVE		Pre Payment Penalty \$0.00
		Auto Payment No


Linkage Details


Linkage Type	Reference Number	Branch	Amount	Percent
No data to display				

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Quick Links






 Loan Repayment

 Loan Schedule

 Disbursement Inquiry



Transactions [Download](#)

Date	Description	Reference Number
01 Apr 2017	Liquidation For Cls/Cheques	72
01 Apr 2017	Liquidation For Cls/Cheques	71
01 Apr 2017	Liquidation For Cls/Cheques	70

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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.

3. Can I initiate full loan settlement and closure of loan account from digital banking platform?

OBDX do not restrict the user from initiating a full loan settlement, provided the configuration is available in the host to calculate final settlement amount and accept the request. Also currently final settlement amount cannot be fetched from the host (OBCL)

4. Can I access closed loan accounts from digital banking platform?

Currently, corporate user cannot access closed loan accounts from the digital banking platform.

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