

Business Events Loans Lifecycle Management

How the screen works

All detail screens of a financial instrument in the swim lane "Lifecycle Management" are structured according to the same pattern:

- By selecting a subpage in the red marked area on the left, corresponding additional individual information of the financial instrument is displayed. The circled number indicates how much corresponding information is available.
- The main information is always displayed in the blue-marked middle area of the screen.
- To edit the financial instrument, e.g. to enter a change in the instalment for a loan, the respective [business event](#) must be selected in the green marked area on the right of the list. A data entry window will then open at the same place to enter all the data required for the business transaction.

The screenshot displays the 'Business Events Loans Lifecycle Management' interface. On the left, a sidebar contains a list of subpages: Overview, Outpayments, Business Events, Interest Conditions, Annuities, Deferrals, Fees, Unexpected repayments, Notes, Payment Plan, Commitment, Collaterals, Payment Routes, Account Balance, Customers, Income/Expenses, Legitimation, Employment, History, Documents, Payment Behaviour, and Dunning History. The 'Business Events' subpage is highlighted in yellow, and a circled number '2' indicates the number of events. The main area is divided into three sections: 'Loan', 'Current loan data', and 'Borrower (001-FK)'. The 'Loan' section shows details for '001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00', including Deal number, IBAN, Product, Deal conclusion date, and Loan volume. The 'Current loan data' section shows Remaining principal, Remaining period, Receivables due, Days past due, Next due payment, and Future interest and charges. The 'Borrower (001-FK)' section shows Customer, Customer type, and Legal form. On the right, a 'Business event' dropdown menu is open, showing options: Please select, Payment Holiday, Deferral, Irregular Payment, and Early Redemption.

Loan	
Deal number	001-FK_LN-A-Consumer-Annuity
IBAN	DE50 FSMB DE00 0001 LN00 A0
Product	Instalment loan
Deal conclusion date	Sep 13, 2018
Loan volume	33,000.00 EUR

Current loan data	
Remaining principal	27,936.25 EUR
Remaining period (End date)	29 month(s) (Sep 1, 2021)
Receivables due	0.00 EUR
Days past due	0 day(s)
Next due payment	1,026.84 EUR (Apr 1, 2019)
Future interest and charges	2,868.93 EUR

Borrower (001-FK)	
Customer	Felix Klein
Customer type	Private customer
Legal form	/

Business event
Please select
Please select
Payment Holiday
Deferral
Irregular Payment
Early Redemption

Business Events

In the Business Events screen, all business events triggered in the past for the financial instrument are listed, including a link to all stored documents (sent, printed, documents returned by the customer, etc.). This screen can therefore be used for the audit trail.

Clicking on a business event in the identically named column displays detailed data for the corresponding transaction. Depending on the incident type, this is generally different information.

With a click on the document symbol in the column Documents the user changes to the [Documents](#) screen (see left in the sidebar). This screen is pre-filtered in this case, i.e. not all documents for the financial instrument are listed, but only those which refer to the business transaction concerned (in the Documents screen opened in this way, however, all other documents can be additionally shown and hidden again if required).

001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00

Event date	Event	User	Related documents
Sep 14, 2018	Note	RESTUser	
Sep 11, 2018	Print Deal Contract	RESTUser	