

Income and Expenses 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 Loans Lifecycle Management interface. On the left, a sidebar contains a list of subpages: Overview, Outpayments (1), Business Events (2), Interest Conditions (1), Annuities (1), Deferrals, Fees, Unexpected repayments, Notes (1), Payment Plan, Commitment, Collaterals, Payment Routes, Account Balance, Customers, Income/Expenses (highlighted in yellow), Legitimation, Employment, History, Documents (5), Payment Behaviour, and Dunning History. The main area is divided into three sections: 'Loan' (001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00), 'Current loan data', and 'Borrower (001-FK)'. The 'Loan' section shows details like 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' section shows Customer, Customer type, and Legal form. On the right, a 'Business event' dropdown menu is open, showing options: Please select, 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

Income/Expenses

In the Income/Expenses screen, all household data known to the customer, income as well as expenses, are displayed.

In case of a loan, the main borrower is displayed first, and the household data of co-applicants, guarantors or other participants is also displayed in further tabs.

500-MO_ACC-A - 500-MO - EUR 10.00

Customer 1

Customer 2

Personal information

→ Income

Income type	Term	Amount
OutgoIncomeType(super=MultiTenantType(super=OTHER INC, businessEntity=null), assetLiability=A)		+ 200.00 EUR
OutgoIncomeType(super=MultiTenantType(super=RET PENS, businessEntity=null), assetLiability=A)		+ 1,800.00 EUR
OutgoIncomeType(super=MultiTenantType(super=NET EARN, businessEntity=null), assetLiability=A)		+ 500.00 EUR
OutgoIncomeType(super=MultiTenantType(super=CAP YIELDS, businessEntity=null), assetLiability=A)		+ 150.00 EUR
OutgoIncomeType(super=MultiTenantType(super=NET EARN, businessEntity=null), assetLiability=A)		+ 650.00 EUR

← Expenses

Expense type	Term	Amount
OutgoIncomeType(super=MultiTenantType(super=MAINT OBLI, businessEntity=null), assetLiability=L)		- 700.00 EUR
OutgoIncomeType(super=MultiTenantType(super=BU SOC SAV, businessEntity=null), assetLiability=L)		- 280.00 EUR