

# Legitimation 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 'Legitimation 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 'Overview' subpage is selected, indicated by a red box and a circled '1'. The main area, outlined in blue, shows the loan details for '001-FK\_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00'. It includes sections for 'Loan' (Deal number, IBAN, Product, Deal conclusion date, Loan volume), 'Current loan data' (Remaining principal, Remaining period, Receivables due, Days past due, Next due payment, Future interest and charges), and 'Borrower (001-FK)' (Customer, Customer type, Legal form). On the right, a green box highlights the 'Business event' dropdown menu, which is currently set to 'Please select'. The dropdown list shows options: Please select, Payment Holiday, Deferral, Irregular Payment, and Early Redemption.

001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00	
<strong>Loan</strong>	
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
<strong>Current loan data</strong>	
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
<strong>Borrower (001-FK)</strong>	
Customer	Felix Klein
Customer type	Private customer
Legal form	/

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

## Legitimation

All data with which a customer has authenticated himself are displayed in the Legitimation screen.

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

If there is more than one legitimation for a customer, the small arrows in the top right-hand corner can be used to scroll. Scanned documents can be found in the [Documents](#) screen.

520-UF\_ACC-A-FLEX-C - 520-UF - EUR 25,626.00

Customer 1

Legitimation	
Legitimation type	PASSPORT
Valid from	Nov 24, 2018
Valid to	Nov 24, 2028
Number of document	ABC-9876
Issuer	Einwohnermeldeamt Germersheim
Issuer country	Germany
In Germany Since	Jul 5, 1974
Submission date	Nov 24, 2018