

Payment Behaviour 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 'Payment Behaviour Loans Lifecycle Management' interface. It is divided into three main sections:

- Left Panel (Red border):** A vertical list of subpages. The 'Overview' subpage is selected and highlighted in yellow. Other subpages include 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. Circled numbers indicate the number of items in each category: 1 for Overview, Notes, and Documents; 2 for Business Events; 5 for Documents.
- Middle Panel (Blue border):** Displays the main information for the selected financial instrument. The title is '001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00'. Below this, there are three sections:
 - Loan:** A table with fields: Deal number (001-FK_LN-A-Consumer-Annuity), IBAN (DE50 FSMB DE00 0001 LN00 A0), Product (Instalment loan), Deal conclusion date (Sep 13, 2018), and Loan volume (33,000.00 EUR).
 - Current loan data:** A table with fields: 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)), and Future interest and charges (2,868.93 EUR).
 - Borrower (001-FK):** A table with fields: Customer (Felix Klein), Customer type (Private customer), and Legal form (/).
- Right Panel (Green border):** A dropdown menu for 'Business event'. The menu is open, showing options: Please select, Please select, Payment Holiday, Deferral, Irregular Payment, and Early Redemption.

Payment Behaviour

The Payment Behaviour screen displays performance indicators of the financial instrument.

Payment Behaviour Loans Lifecycle Management

007-JS_LN-A-Consumer-Annuity - 007-JS - EUR 33,000.00 - LEVEL_03

Performance indicators

As of last end of day: Mar 31, 2019

Days past due	59
Receivables due	2,053.78 EUR
Days in debit (uninterrupted)	199
Amount in debit	2,053.78 EUR
Maximum dunning level (last 24 months)	LEVEL_03
Maximum dunning level (whole lifetime)	LEVEL_03
Defaulted payments	2
Days since the last credit movement	88
Number of dunning level changes	1