

Payment Routes 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 Routes 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, Legitimation, Employment, History, Documents (5), Payment Behaviour, and Dunning History. The main area shows details for '001-FK_LN-A-Consumer-Annuity - 001-FK - EUR 33,000.00'. It includes a 'Loan' section with fields like Deal number, IBAN, Product, Deal conclusion date, and Loan volume. Below this is 'Current loan data' with fields like Remaining principal, Remaining period, Receivables due, Days past due, Next due payment, and Future interest and charges. At the bottom is the 'Borrower (001-FK)' section with fields like 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.

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

Payment Routes

In the Payment Methods screen, standard payment methods of the customer, standard payment methods for the financial instrument as well as deviating payment methods (e.g. for individual outpayments) are displayed.

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

↔ Payment route for customer

Account owner	Felix Klein
Default narrative	Repayment 001-FK_LN-A-Consumer-Annuity
IBAN	DEXX00000000FK001LNA00
BIC	FSMBDEXXXXX
Reference	FSMBFK001LNA

↔ Payment route for deal

Account owner	Felix Klein
Default narrative	Repayment 001-FK_LN-A-Consumer-Annuity
IBAN	DEXX00000000FK001ACCA0
BIC	FSMBDEXXXXX
Reference	FSMBFK001ACC