

Account Balance 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.

Left Sidebar (Red Border):

- 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
- Dunning History

Central Main Content Area (Blue Border):

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	/

Right Sidebar (Green Border):

Business event

Please select

- Please select
- Payment Holiday
- Deferral
- Irregular Payment
- Early Redemption

Account Balance

The current account balance can be seen in the screen.

All currently outstanding payments, the current remaining debt, the open total claim as well as future interest and fees are displayed.

In addition, all payments already made in the past for the financial instrument are shown.

The distribution algorithm between principle and interest payments can be viewed in detail in section "Receivables per booking date".

Account Balance Loans Lifecycle Management

The section "Receivables per value date", on the other hand, is of a more technical nature and can be used for the audit trail.

003-MB_LN-A-Consumer-Annuity-bePH - 003-MB - EUR 8,000.00 - LEVEL_01

Deal data

Deal number	003-MB_LN-A-Consumer-Annuity-bePH
Deal type	Consumer Loan
Deal conclusion date	Sep 13, 2018
Receivables due	357.89
Current residual debt	6,469.07
Total claim	6,826.96
Future interest and charges	375.80

Receivables per Apr 1, 2019

Scheduled payment type	Claim	Paid	Unpaid
Summary	1,789.45	1,431.56	357.89
Regular Repayment Annuity	1,530.93	1,211.51	319.42
Valuta	Claim	Paid	Unpaid
Mar 20, 2019	319.42	0.00	319.42
Feb 20, 2019	277.81	277.81	0.00
Dec 20, 2018	316.06	316.06	0.00
Nov 20, 2018	317.17	317.17	0.00
Oct 22, 2018	300.47	300.47	0.00
Interest	258.52	220.05	38.47

Receivables per value date

Valuta	Claim	Paid	Unpaid
Summary	1,789.45	1,431.56	357.89
Mar 20, 2019	357.89	0.00	357.89
Feb 20, 2019	357.89	357.89	0.00
Dec 20, 2018	357.89	357.89	0.00
Nov 20, 2018	357.89	357.89	0.00
Oct 22, 2018	357.89	357.89	0.00
Scheduled payment type	Claim	Paid	Unpaid
Regular Repayment Annuity	300.47	300.47	0.00
Interest	57.42	57.42	0.00