

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 red-bordered 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, outlined in blue, 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 for 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 for Customer, Customer type, and Legal form. On the right, a green-bordered area shows a 'Business event' dropdown menu with options: Please select, Please select, Payment Holiday, Deferral, Irregular Payment, and 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