

# 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. 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.

## 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