

Synergi User Manual

How to Use this Manual?

The purpose of this **Online User Manual** is to provide Users with a guide on how to carry out the various banking operational processes and tasks using the Synergi system functions.

To obtain a better understanding of each system functions, Users can first make reference to the actual function in the system, and where necessary, click once on the corresponding user manual access icon or button for the detailed explanation.

For each function in this User Manual, User will be able to view more details, as follows:-

- What can a function do and its relativity to other functions or banking processes and sub-processes?
- The steps for various operation action mode, e.g., How to View Records?, How to Create Records?, How to Add or Remove Records?
- The purpose of each field and what are the possible values that can be selected?

There are several ways that this manual can be accessed:-

- Mouse over the  icon and click once on it. Once the User Settings window pops up, mouse over the **Browse Help File** hyperlink and click once on it.
- Upon user selecting a function from the system's Tree Menu, click once on the  icon. Then, click once the hyperlinked <Form ID> (e.g., CS5221) of the function.

In order to view the description of each field, User needs to click on the respective function's 'Fields' Description' hyperlink.

User needs to mouse over the respective function name, in order to view all the possible available operation actions, that can be performed via the function, e.g., Create Record, View Record, Update Record and more.

User just needs to click once on the  icon at the top right-hand side of the Manual's pop-up window, in order to exit from the window.

In order to download the user manual into pdf format, firstly mouse over and click once the 'How to Use this Manual?' topic on the Table of Contents. Once user's focus has been directed at the contents of the 'How to Use this Manual?' topic, click once on the 'Download' button.

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INFOPRO Sdn. Bhd. has made the necessary effort to ensure that the information in this online reference manual is as accurate as possible at the time of publication. However, it must be noted that such information may change without prior notice depending on system customisation and scope.

System Overview

Synergi System is a world-class banking system that aims to address the business challenges faced by financial institutions today, and provides them with comprehensive and innovative solutions over an agile Service Oriented Architecture platform.

Generally, Synergi system capabilities include:

- Supporting institutions of every operational size and complexity, including corporate/commercial banks, retail banks, microfinance banks and financial cooperatives of any kind.
- Providing a full spectrum of banking functions and transactional services with multi-currency and multi-lingual capabilities catered to the needs of Conventional and Islamic Banking operations, respectively.
- Allowing financial institutions to serve the markets all over the world via an array of digital delivery channels.
- Providing financial institution the ability to perform data streaming and analytics based on customer details and related transactions.

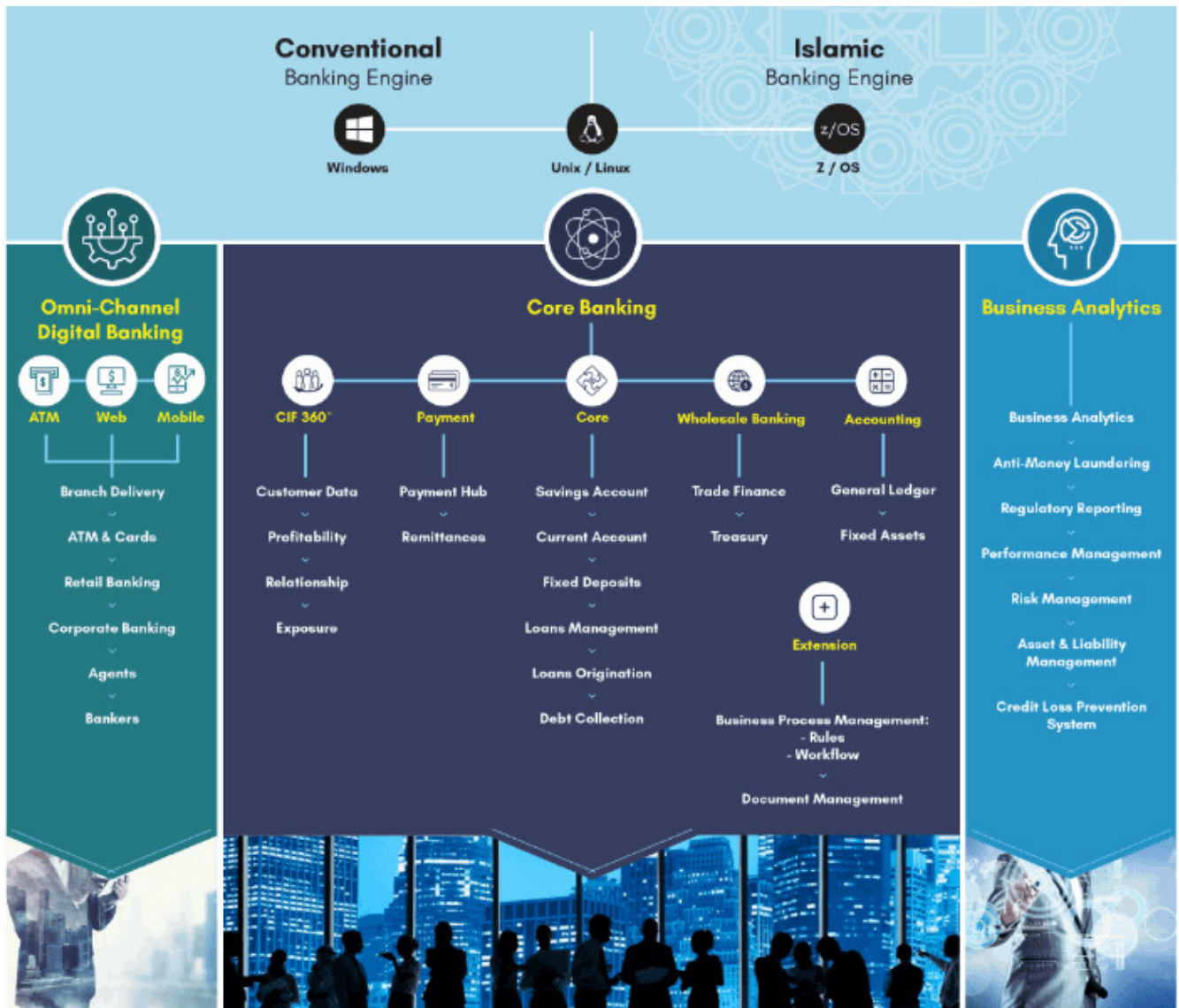


Figure 1. System Overview

Frequently Asked Questions (FAQs)

How to Access Function Screen?

1. Upon successful logon to the system, search for the relevant function at the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the relevant function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.

Note:

- Alternatively, input a keyword relating to the function name at the **Search** field, located at the top left-hand side of the system's screen, and then press once on the 'Tab' or 'Enter' key on keyboard.
- In order to access each function in system, the respective logged in user must have the relevant access rights granted by the system administrator or the bank or financial institution, via the 'Function Authority' function.

How to Exit from Function Screen?

To exit from the respective function screen, mouse over the  icon, located near the screen label tab and click on it.

Note:

User can exit from a particular screen or form in the following circumstances:-

- While in the process of updating changes to a form (which in this case, the updates will not be saved).
- When the maintenance function has been completed (data entry or data change or update has been completed).
- When the enquiry function is in progress (data entry or data change or update has been completed) but before executing the search, or computation.

How to Create User Profile and Generate Password?

1. Upon successful logon to the system, proceed to search for the **User Profile** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **User Profile** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Proceed to create new user profile and then save it.

Note:

- The temporary password will be generated and sent out to the respective user's email address.
- When the user logs in to the system for the first time, system will enforce the user to change the password.

How to View My Access Rights in a Function?

1. Upon opening up a function screen, mouse over the  icon (located at the top right-hand side of the screen) and click once on it.
2. System will display the following details:-
 - Function ID, e.g., CS2088.
 - Function access permission, e.g., Select, Insert, Update or Delete.

How to Activate Password?

1. From the 'Login' screen, key in the value into the 'User ID' and 'Password' fields.
2. Thereafter, click once on the **Sign In** button.
3. System will display the **Change Password** panel.
4. Proceed to update new password and then save it.

Note:

- Upon each successful user profile creation, email will be generated for the user with a temporary password.
- Once the User ID and related password has been inputted into the system for the first time, system will perform validations and require the user to change the password.
- User must be actively login into system for a period of days, otherwise the User ID will be suspended or turned inactive subsequently.

How to Change Password?

1. Upon successful logon to the system, proceed to search for the **Change Password** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Change Password** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Proceed to input value into the relevant fields or columns and then save it.

How to Reset Password?

1. Upon successful logon to the system, proceed to search for the **Reset Password** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.

2. Mouse over the **Reset Password** function name and click once on it.
3. Search for the relevant User ID and proceed to reset password.

Note:

- System will proceed with password reset process, and the temporary password will be generated, and sent to the respective user's email address.

How to Reactivate User?

1. Upon successful logon to the system, proceed to search for the **User Reactivation** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **User Reactivation** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Check the check box(es) to select the relevant User ID to be activated and then save it.

How to Create a Customer Information File (CIF)?

1. Upon successful logon to the system, proceed to search for the **Customer Maintenance** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Customer Maintenance** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Proceed to create new customer information file and then save it.

How to Maintain Customer Relationship?

1. Upon successful logon to the system, proceed to search for the **Customer Relationship** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Customer Relationship** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the existing customer record.
5. Proceed to select a type of relationship, and then key in the other customer's ID No., and then save it.

How to Perform Future Address Maintenance?

1. Upon successful logon to the system, proceed to search for the **Future Address Maintenance** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Future Address Maintenance** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the existing customer record.
5. select an existing address that is to be changed to a new address, and then set a future date that the new address is to be effective.
6. Thereafter, save it.

How to Create Blacklisted Customer Record?

1. Upon successful logon to the system, proceed to search for the **Blacklist Customer** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Blacklist Customer** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select the customer record by ID No., or Name.
5. Check whether there are any existing blacklist records for the selected customer.
6. Proceed to create new blacklist record for the selected customer, by selecting the blacklist type and blacklist code, and input other related data.
7. Thereafter, save it.

How to Create New Credit Application?

1. Upon successful logon to the system, proceed to search for the **CA Workspace** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **CA Workspace** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Proceed to initiate new credit application data input by clicking once on the **New Application** task card.
5. Thereafter, proceed to input all relevant field values, accordingly and then save it.

Note: New credit application can be saved as a 'draft' version, or saved and then assign the credit application for another user to assist, by clicking once on the 'Save & Assist' button.

How to Process Credit Application?

1. Upon successful logon to the system, proceed to search for the **CA Workspace** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **CA Workspace** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. The assigned tasks to be performed on credit applications will be displayed by the related 'workflow stage' or 'task' cards.
5. The respective application processing workflow stages or task category, are summarised, as follows:-

My Draft

1. Proceed to continue drafting credit application via the **My Draft** task card.
2. Thereafter, proceed to input or update data in this **CA Workspace** function.

Note: Once a credit application have been newly created but still in draft form, system will park it under the 'My Draft' task card.

Credit Check

1. Proceed to initiate credit application verification process (on the financial background of the applicant) via the **Credit Check** task card.
2. Thereafter, proceed to verify the customers' background in this **CA Workspace** function.

Credit Reco *(This is an optional workflow stage, which is configurable)*

1. Proceed to initiate credit application review via the **Credit Reco** task card.
2. Thereafter, proceed to recommend to either approve or reject the credit application in this **CA Workspace** function.

Credit Approval

1. Proceed to initiate credit application final review or approval via the **Credit Approval** task card.
2. Thereafter, proceed to approve or reject the credit application in this **CA Workspace** function.

Customer Decision

1. Proceed to confirm the decision of the applicant on the credit facility offered by the financier via the **Customer Decision** task card.
2. Thereafter, proceed to update customer decision in this **CA Workspace** function.



- In order to move from one workflow stage to another, user needs to click once on the 'Submit' button, after saving the date inputted or updated.
- As long as the respective credit application has not been approved or rejected yet, it can be sent for rework by each workflow stage's assigned user.

How to Perform Approval on the Credit Application?

1. Upon successful logon to the system, proceed to search for the **CA Workspace** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **CA Workspace** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Click once on the **Credit Approval** task card.
5. Search and select for the relevant credit application.
6. Review the credit application details
7. Thereafter, approve the credit application.

How to Update Customer Decision on the Credit Application?

1. Upon successful logon to the system, proceed to search for the **CA Workspace** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **CA Workspace** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system screen.
4. Click once on the **Cust. Decision** task card.
5. Search and select for the relevant credit application.
6. Review the credit application
7. Thereafter, proceed to update the customer decision ('Accept' or 'Cancel/Reject Appl.').

How to Pick Up Assigned Tasks?

1. Upon successful logon to the system, proceed to search for the **CA Workspace** or **Officer Work Desk** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **CA Workspace** or **Officer Work Desk** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Click once on a relevant "Task" card.
5. Thereafter, double-click on a task record from the list, displayed, for system to divert the screen

focus at the task details.

Note:

- The **CA Workspace** function will only display the assigned tasks related to the credit application processing workflows.
- The **Officer Workdesk** function will only display the assigned tasks related to credit facility draw down workflows and tasks that are pending for override.

How to Reassign Workflow Tasks?

1. Upon successful logon to the system, proceed to search for the **Task Reassignment** or **Workflow Process Monitoring** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Task Reassignment** or **Workflow Process Monitoring** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the relevant task(s) to be reassigned.
5. Input the User ID to be reassigned with the selected task(s).

Note:

- The 'Task Reassignment' function can be used to reassign several workflow tasks to be attended by another assignee user at one time.
- The 'Workflow Process Monitoring' function can only reassign one task to be attended by another assignee user at one time.

How to View Credit Application Status?

1. Upon successful logon to the system, proceed to search for the **CA Enquiry** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over either the **CA Enquiry** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the relevant credit application.
5. System will display the details of the selected credit application, which include the credit application progress or status.

Note:

- The **CA Enquiry** function allows authorised users to view the details of each credit application in various statuses or workflow states.
- Alternatively, if a credit application has been assigned to the logged on user of a certain

workflow state, he can also view the related details, and progress or status of the same credit application using the **CA Workspace** function. Upon entering the function screen, user can either input the credit application number or any keywords related to the credit application or search by the relevant workflow stage or task card.

How to View the Total Credit Scoring of the Credit Facility?

1. Upon successful logon to the system, proceed to search for the **Credit Scoring Enquiry** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Credit Scoring Enquiry** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the relevant credit application.
5. System will display the details of the credit scoring of the selected credit application.

Note: In most banks and financial institutions, the **Credit Scoring Enquiry** function is usually accessible by only a certain groups of users and user levels, involve in the credit application processing process (especially during recommendation or approval). This is because the total credit scores scored by each customer, is considered private and confidential at respective bank or financial institution.

How to Release A Credit Facility?

The credit facility release process in system involves 2 parts, as follows:-

- **Maker** - One user to input request for credit facility release and once ready to submit for approval
- **Checker** - Another user to review and confirm by approving the credit facility release request; the credit facility release will take place.

Maker:

1. Upon successful logon to the system, proceed to search for the **Loan Release** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Loan Release** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Input the relevant credit account.
5. Proceed to input value into all the relevant fields or columns and then save it, and confirm its ready for approval.

Checker:

1. Upon successful logon to the system, proceed to search for the **Officer Workdesk** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Officer Workdesk** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Click once on the 'Approval' task card.
5. Double-click on the relevant record of assigned credit facility for release.
6. Proceed to view the details and then input value into all the relevant fields or columns, (including the decision to approve the credit facility release) and then save it.

How to Enquire for Account Balance?

1. Upon successful logon to the system, proceed to search for the **Credit Account 360** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Credit Account 360** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the relevant account.
5. System will display the account details of the selected account.
6. Browse through the account balance and related breakdowns at the following sections:-
 - a. Summary
 - b. Balance

How to Check Account Details and Transaction History?

1. Upon successful logon to the system, proceed to search for the **Credit Account 360** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Credit Account 360** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen, provided the user has access rights granted by system administrator.
4. Search and search for the relevant account.
5. The details of the selected account will be displayed.
6. Click once on the 'Transaction' section name to view the related transaction history.

How to Access to Front Desk Transactions?

1. Upon successful logon to the system, proceed to search for the **Front Desk** transaction function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Front Desk** transaction function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen, provided the user has access rights granted by system administrator.
4. Select to perform 'New Account Transaction'.
5. Search and select for the relevant account number.
6. The brief account details will be displayed.
7. Select the relevant Transaction to be performed at the 'Transaction List' field.

How to View Workflow Process?

1. Upon successful logon to the system, proceed to search for the **Workflow Process Monitoring** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Workflow Process Monitoring** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. A range of task cards (related to all the available workflow processes or sub-processes been carried out in system) will be displayed.
5. Click once on the relevant task card, to view the related list of related workflow process or sub-process's task.
6. Double-click on a relevant task under a task card to view the selected task's progress.

How to Perform Waiver, Credit Refund or Other Debit?

1. Upon successful logon to the system, proceed to search for the **Waiver/ Credit Refund/ Other Debit** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Waiver/ Credit Refund/ Other Debit** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search for the relevant account.
5. The details of the selected account will be displayed.
6. Proceed to do one of the followings, and then input all other related information, and then save it:-

- Select a charged item to be waived
- Select the excess payment item to be refunded to customer.
- Select an item to be debited or charged into the selected credit facility account.

How to Perform Error Correction or Credit Module Reversal?

1. Upon successful logon to the system, proceed to search for the **Error Correction** or **Credit Module Reversal** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Error Correction** or **Credit Module Reversal** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Proceed to input the transaction journal number and other related field values .
5. System will display the related transaction details at the function screen for error correction or reversal.

Note:

- Perform **Error Correction** if the transaction took place on the same day; prior to the 'End-of-Day' process in system.
- Perform **Credit Module Reversal** if the transaction took place some time ago; at least one day ago.
- Transaction journal number can be traced from the related transaction history, which can be viewed from the **Credit Account 360** function.

How to View and Print Reports?

1. Upon successful logon to the system, proceed to search for the **Report Printing** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Report Printing** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen.
4. Search and select for the relevant report(s).
5. Proceed to input any further data filters (if applicable) for each selected report.
6. Select the relevant report format, e.g., PDF or XLSX for all the selected reports.
7. Commence the data extraction for the selected report(s).
8. System will display the extracted report(s) in the selected report format, which can be previewed from local machine, e.g., laptop.
9. Proceed to print out the report, if required.

How to Assign Override to Supervisor?

System will prompt for the assignment of supervisor's override, upon the respective user (maker) successfully performed data saving on each related function in the system.

Note:

- For more details, please refer to the 'Assign & Perform Supervisor Override Function' topic, under the 'Common Items' section.
- For each non-workflow function, system administrator can pre-maintain the requirement for supervisor's override via the 'Function Authority' function.
- Presently, system allow the maximum of 2 supervisors (checkers) to perform override for each non-workflow function.

How to Manually Invoke Periodic Tasks in System?

There are basically 7 functions available in system that are related to the Periodic Tasks Invocation, as follows:-

1. Open Branch
2. Close Branch
3. Manual Periodic
4. Periodic Schedule Maintenance
5. Start Stop Periodic Scheduler
6. Periodic Task Monitor
7. Error Task Execution

Before any transactions can be performed following the completion of the 'Start-of-Day' (SOD) process, which has been invoked manually, user needs to update the status of all the branches of the bank or financial institution to 'Open', using the **Open Branch** function.

After all the required transactions have been performed in system for the day, and before the 'End-of-Day' (EOD) process can be invoked manually to commence, user needs to update the status of all the branches of the bank or financial institution to 'Close', using the **Close Branch** function.

To manually invoke the relevant periodic process (SOD or EOD or EOM process), user can use the **Manual Periodic** function.

To schedule the SOD, or EOD, or EOM periodic process to take place on a certain scheduled date and time, automatically, user can use the **Periodic Schedule Maintenance** function. For scheduled periodic tasks, the status update of all the related branches to either 'Open' or 'Close' in the bank or financial institution will also take place automatically.

For some reasons, if the scheduled periodic process is required to be either stopped or recommenced, use the **Start Stop Periodic Scheduler** function.

Use the 'Periodic Task Monitor' function, to monitor and view periodic tasks details (including brief error details) and progress.

Use the 'Error Task Execution' function, to view the periodic tasks that contained errors during periodic process and to re-submit the fixed periodic tasks for execution.

For manual periodic process invocation purpose:-

1. Upon successful logon to the system, proceed to search for the **Manual Periodic** function from the Tree Menu, displayed on the left-hand side of the screen. Scroll up and down, if necessary.
2. Mouse over the **Manual Periodic** function name and click once on it.
3. Then, the selected function screen will be displayed at the right-hand side of the system's screen, provided the user has access rights granted by system administrator.
4. Select the 'Time Zone' and 'Periodic Type'.
5. Proceed to 'Start' periodic process.

Note:

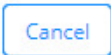
Once user had clicked once on this 'Start' button, system will validate the following, before proceeding to start the selected periodic type of jobs, or task processing:-

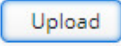
- SOD (Start-Of-Day Process)
 - EOD must be completed, then only system can commence SOD.
 - If the present periodic type is EOD, system will allow user to select either the 'SOD', or the 'EOM' option.
- EOD (End-Of-Day Process)
 - SOD must be completed before system can proceed to perform EOD. Otherwise, if user has selected the 'EOD' at the 'Periodic Type' field when SOD has not been completed, system will prompt an error message and will not allow the user to proceed further.
- EOM (End-Of-Month Process)
 - EOD must be completed, then only can perform EOM.
 - If at the 'Periodic Type' field, user has selected the 'EOM' option, system will default the last day of the month to be displayed at the 'Processing Date' field.

Common Items

Common Buttons, Icons and Fields

The descriptions of the respective button, field or column are as follows:-

Item Name/ Image	Item Type	Description
[SUPER01]	Text	This displays the present logged in User ID.
02/07/2020	Text	This is the present system date.
	Icon	Click once on the icon to expand and display more details or options.
Show rows 20  5 rows	Text	This displays the available total number of record rows, and the number of record rows under viewing, presently.
	Icon	Click once on the icon to view the system tree menu of functions or to click another time to hide the system tree menu of functions.
	Button	Click once on the button to select the appropriate set of record for a purpose or action. User can click on the radio button once to select. In order to deselect the radio button, user needs to click on another radio button.
	Icon	Click once on the icon to exit from system.
	Button	Click once on the button for system to referesh the data displayed on the screen.
	Button	Click once on the button for system to do one of the following, depending on the respective system function screen design:- • Only clear-off all the data that have been inputted or updated at respective function screen. • Clear-off all the data that have been inputted or updated at the respective function screen and, also to exit from the screen.
__/__/__ 	Field	This is a date value field whereby user can click on the calendar icon to pick a relevant date value for the field.
Item Code*	Field	This is a mandatory data input field.
	Field	This is a disabled data display field.

Item Name/ Image	Item Type	Description
	Button	This is the button to be clicked once in order to access to the 'Open Directory to Search for File' panel.
	Button	This is the button to be clicked once in order to add new record(s).
	Field	This is a field whereby user can press 'Enter' for the list of options to be selected for the field.

Common Panels

Open Directory to Search for File Panel

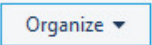
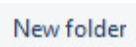
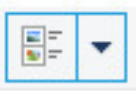
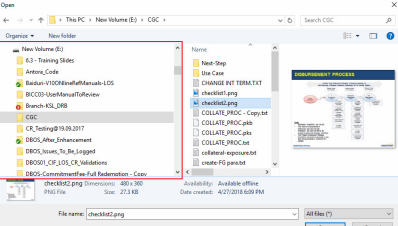
The purpose of this **Open** pop-up window is for user to select the file to be viewed or uploaded.

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

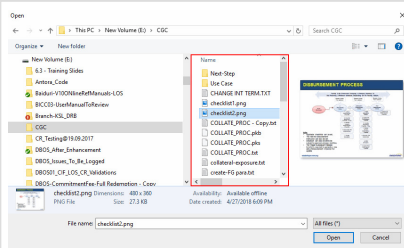
The descriptions of the respective field or column, are as follows:-

Open (Pop-Up Window)	
	This is the icon to be clicked once in order to move backward to the previous directory.
	This is the icon to be clicked once in order to move forward to the next directory.
	This is the icon to be clicked once in order to move up to a particular main directory.
	This is the field that display the presently selected directory or file path. Note: • Click once on the  icon to select another directory or file path. • The purpose of the  icon is to clear off the value at the field.
	This is the field to be inputted with the relevant keywords in order to search for the related file of the selected directory or file path.

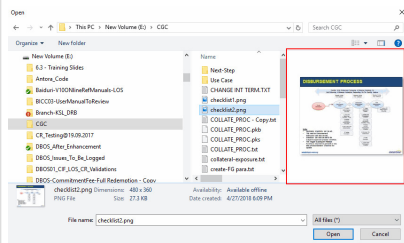
Open (Pop-Up Window)

	This is the button to be clicked once in order to organise the contents of the selected folder by selecting the relevant organising action, as follows:- • Cut • Copy • Paste • Undo • Redo • Select all • Layout • Options • Delete • Rename • Remove properties • Properties • Close
	This is the button to be clicked in order to create a new folder at the selected directory of file path.
	This is the icon that indicates the presently selected viewing pattern of the items available in the selected directory or file path. Note: Click once on the  in order to select preferred viewing pattern.
	This is the icon to be clicked in order to hide the preview pane of a selected file or make the preview pane appeared to display the overview of a selected file.
	This is the icon to be clicked once in order to be directed to the Window Help & Learning webpage to search for related subject matter.
	This is the area at the Open pop-up window that user can either view the selected main directory or folder or file path. However, user can also reselect the main directory or folder or file path from this area.

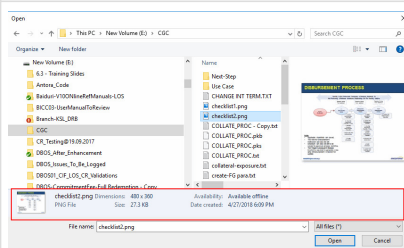
Open (Pop-Up Window)



This is the area at the Open pop-up window that user can either view the selected sub directory or folder or file path. However, user can also reselect the sub directory or folder or file path from this area.



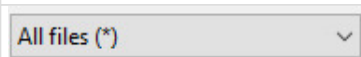
This is the area at the Open pop-up window that user can preview the brief outline of the selected document.



This section that displays the brief details of the selected directory or sub-directory or document.

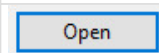


This is field that displays the file name of the selected document.



This field indicates the possible types of files that can be displayed at the selected main directory and sub directory, such as follows:-

- All files
- .gif
- .jpg
- .jpeg
- .png
- .htm
- .html



This is the button to be clicked once in order to select the file to be uploaded and display at the Customer File Upload Detail panel

Assign Override (Assign & Perform Override) Function

- Introduction

It is very common in a bank or financial institution that counter signing (an act similar to 'overriding' in system) by a supervisor is required on various tasks performed. This is **for dual control purpose**, as a mitigation plan to reduce errors that can be costly to the bank or financial institution.

This function will only appear, upon user clicking once on the last action button and confirmed to proceed with the action at the respective function, e.g., upon clicking once at the  button, and then, confirming to proceed with data saving. The setting to require a certain function to subject to the supervisor override can be pre-maintained via the **Function Authority** function.

This function basically **allows** to do the following:-

- The user (maker) to assign a task override to supervisor (checker) up to 2 levels.
- The assigned supervisor to perform override approval, where the override approval task can be sent, to be performed either **at same machine, locally (at maker's machine) or remotely (maker and checker using separate machine)**.

User may search for override tasks that have been assigned to him at the **Officer Work Desk** function, as follows:-

- If user is **looking for a task to perform an override approval**, look for the task under the **Pending Override** tasks category.
- If user is **enquiring on the override status** on a task, look for the task under the **Override Status** tasks category.

Assign Override (Assign & Perform Override) Function

- Create Scenarios

Scenario 1: Assign Override

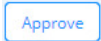
Details	
Step 1	Once the Assign Override - Checker panel has popped up, system will display the details of the task that requires supervisor override, focused at the 'Supervisor' section. Note: User can go to the 'Information' section to check out the details of the task that requires supervisor override.

Details	
Step 2	Proceed to select relevant supervisor's User ID as 'Checker Level 1' at the 'Supervisor Level 1' field. Note: • The maximum levels of supervisor override requirement that can be pre-maintained via the Function Authority Maintenance function is 2 levels. • If 2 levels of supervisor override requirement has been pre-maintained, then, user (maker) will need to select supervisor User ID for Supervisor Level 1 and the Supervisor Level 2 fields.
Step 3	Then, click once on the  button, where system will proceed to assign override. Note: Click once on the  button, to discard all changes made.

Assign Override (Assign & Perform Override) Function - Update Scenarios

Scenario 1: Perform Override Approval

Details	
Step 1	From the Tree Menu, search for the Officer Work Desk function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available Officer Work Desk process task cards, as follows:- 1. Task (<i>Any Other than the Credit Application Workflow Assigned Task</i>) 2. Review (<i>Any Assigned Task requires Review</i>) 3. Approval (<i>Any Assigned Task requires Approval</i>) 4. Pending Override (<i>Any Override Assigned Task for completion</i>) 5. Override Status (<i>For Enquiry on override status of Task that requires override</i>)
Step 3	Mouse over the 'Pending Override' tasks category and click once on it.
Step 4	System will display the list of pending tasks that requires override approval.
Step 5	Mouse over a relevant pending override task record and click once on the record.
Step 6	The 'Assign Override - Checker' window will pop up.
Step 7	Once the Assign Override - Checker window has popped up, system will display the details of the task that requires supervisor override. Then, focused at the 'Information' section.

Details	
Step 8	Proceed to input value into the 'Remark's field, if relevant.
Step 9	Lastly, click once on the  button, where system will proceed to assign override. Note: Click once on the  button, to reject a task while performing override approval.

Assign Override (Assign & Perform Override) Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Assign Override - Checker View (Panel)	
Information (Section)	
Requested By	This is the user identity number of the user (or maker) who has assigned an override, to be performed by supervisor(s).
Requested On	This is the date and time of which an override has been assigned.
Function Name	This is the description of a form or report in system.
Reference	This is the further summary details of a function.
Reason (Sub-Section)	
Type	This is the type of override, such as follows:- • DATA_SAVING <i>(This covers actions performed on maintenance, transaction, enquiry and report query)</i> • SPECIAL_COND <i>(This covers special conditions checking in system)</i>
Description	This is the brief details or name of a form or report or condition that is subject to supervisor override, e.g., Customer Maintenance or transaction code description (e.g., Error Correction) or special conditions description (e.g., Limit Check).
Action	This is the mode of access or operation action of which an override is to be performed, such as 'APPROVAL', 'INSERT', 'UPDATE', 'DELETE', 'SELECT', 'VIEW', 'PRINT' and 'FUNCAACCESS' that is been set for respective function type via the Function Authority Maintenance function or the Function Authority Group and Level Maintenance function.

Assign Override - Checker View (Panel)	
Data Change (Sub-Section)	
Item Name	This is the value of respective field or column of which user has performed an action.
Field Name	This refers to the name of respective field or column of which user has performed an action.
Old Value	This refers to the existing value displayed at a respective field or column in a function.
New Value	This refers to the new value displayed at a respective field or column in a function, after user has edited the value and clicked once on the 'Save' button located at a function screen.
Supervisor (Section)	
Supervisor Level 1	This is the list of available verifier supervisors (or checkers level 1) whom an override can be assigned. The value of this field is retrieved, subject to the following conditions:- • By the pre-maintained function authority override requirement by supervisor group and/ or level, for a particular function of the same branch as the maker. • If the maker happens to be a member of a function authority override supervisor group and/ or level (either verifier or authorizer) pre-maintained, system will exclude the maker's user identity number from the availability list of checkers. • System will only include qualified checkers who are 'A - Active' and on duty (also will check against the leaves plan) including those who has not logged on to the system. Note: If both the verifier users (checker 1) and the authorizer supervisors (checker 2) override have been set for a function or report, maker must assign a different supervisor User ID to each group for override approval as each selected checker can only appear, once as either verifier (checker 1) or authorizer (checker 2) at the selection list, but not as both verifier and authorizer at the same time.

Assign Override - Checker View (Panel)

Supervisor Level 2

This is the list of available authorizer supervisors (or checkers level 2) whom an override can be assigned.

The value of this field is retrieved subject to the following conditions:-

- By the pre-maintained function authority override requirement by supervisor group and/ or level, for a particular function of the same branch as the maker.
- If the maker happens to be a member of a function authority override supervisor group and/ or level (either verifier or authorizer) pre-maintained, system will exclude the maker's user identity number from the availability list of checkers.
- System will only include qualified checkers who are 'A - Active' and on duty (also will check against the leaves plan) including those who has not logged on to the system.

Note: If both the verifier users (checker 1) and the authorizer supervisors (checker 2) override have been set for a function or report, maker must assign a different supervisor User ID to each group for override approval as each selected checker can only appear, once as either verifier (checker 1) or authorizer (checker 2) at the selection list, but not as both verifier and authorizer at the same time.



- This **Assign Override - Checker View** panel will pop up once user has clicked once on the  button of the respective function in system, provided the function authority override requirement by supervisor group and/ or level, for a particular function has been pre-maintained.
- The purposes of this **Assign Override - Checker View** panel, are as follows:-
 - For user (maker) to assign the relevant supervisor(s) to perform override approval on the actions he has performed on the function or report in system.
 - For the supervisors (checkers) to perform override approval on the actions the maker has performed on the function or report in system.

System Administration - System Security

User Group & Level Function - Introduction

System users in banks or financial institutions are normally, differentiated by their departments or functional or project groupings. Therefore, the purpose of this function is to allow user (system administrator) to do the following:-

- Maintain system user group with an option to segregate them by the respective business unit.
- Maintain system user group level, validity of user identity number (User ID) and password validity period, respectively.

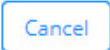
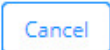
Some grouping examples are as follows:-

- DCS - Debt Collection and Services
- CDU - Consumer Documentation Unit
- FSD - Financial Services Department

User Group & Level Function - Create Scenarios

Scenario 1: Create Group Level

Details	
Step 1	From the Tree Menu, search for the User Group & Level function, and then click once on it.
Step 2	By default, system will display User Group & Level Maintenance List panel with unfiltered data. Note: • All the available Group Codes will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Group Code' and or 'Description' search criteria fields at the User Group and Level Maintenance List panel, and then click once on the  Refresh button.
Step 3	Proceed to click once on the  button.
Step 4	System will display the details of the user group at the User Group and Level Maintenance Details panel.
Step 5	Proceed to input value into each relevant field concerning the main group details, and the group levels.

Details	
Step 6	Click once on the 'Group Level' section name, and then click once on the  button. Proceed to input all the required field values at the Group Level Details pop-up window, and then click once on the  button. Note: Click once on the  button, to discard all inputs made.
Step 7	Click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all inputs made.

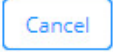
User Group & Level Function - View Scenarios

Scenario 1: View Details of User Group and Level

Step 1	From the Tree Menu, search for the User Group & Level function, and then click once on it.
Step 2	By default, system will display User Group & Level Maintenance List panel with unfiltered data. Note: • All the available Group Codes will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Group Code' and or 'Description' search criteria fields at the User Group and Level Maintenance List panel, and then click once on the  button.
Step 3	Mouse over the  icon of a user group record at the User Groups and Levels Listing panel and click once on it.
Step 4	System will display the details of the selected user group at the User Group and Level Maintenance Details panel.
Step 5	Click once on the 'Group Level' section name, and thereafter click once on the  button.
Step 6	System will display the details of the selected user group at the Group Level Details pop-up window.

User Group & Level Function - Update Scenarios

Scenario 1: Update Details of Group Level

Details	
Step 1	From the Tree Menu, search for the User Group & Level function, and then click once on it.
Step 2	By default, system will display User Group & Level Maintenance List panel with unfiltered data. Note: • All the available Group Codes will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Group Code' and or 'Description' search criteria fields at the User Group and Level Maintenance List panel, and then click once on the  button.
Step 3	Mouse over the  icon of a user group record at the User Groups and Levels Listing panel and click once on it.
Step 4	System will display the details of the selected user group at the User Group and Level Maintenance Details panel.
Step 5	Click once on the 'Group Level' section name, and thereafter click once on the  button.
Step 6	System will display the details of the selected user group at the Group Level Details pop-up window.
Step 7	Proceed to overwrite the relevant field values at the Group Level Details pop-up window, and then click once on the  button.
Step 8	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all inputs made.

User Group & Level Function - Delete Scenarios

Scenario 1: Delete User Group

Details	
Step 1	From the Tree Menu, search for the User Group & Level function, and then click once on it.
Step 2	By default, system will display User Group & Level Maintenance List panel with unfiltered data. Note: • All the available Group Codes will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Group Code' and or 'Description' search criteria fields at the User Group and Level Maintenance List panel, and then click once on the  button.
Step 3	Mouse over the  icon of a user group record at the User Groups and Levels Listing panel and click once on it.
Step 4	System will display the details of the selected user group at the User Group and Level Maintenance Details panel.
Step 5	Mouse over a user group record, and click once on the  icon.
Step 6	System will prompt a delete confirmation message. Proceed to select the  button and system will remove the record from the system. Note: Click once on the  button, to discard all changes made.

Scenario 2: Delete User Level

Details	
Step 1	From the Tree Menu, search for the User Group & Level function.
Step 2	By default, system will display User Group & Level Maintenance List panel with unfiltered data. Note: • All the available Group Codes will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Group Code' and or 'Description' search criteria fields at the User Group and Level Maintenance List panel, and then click once on the  button.
Step 3	Mouse over the  icon of a user group record at the User Groups and Levels Listing panel and click once on it.
Step 4	System will display the details of the selected user group at the User Group and Level Maintenance Details panel.

Details	
Step 5	Mouse over a user group level at the 'Group Level' section, and then click once on the  icon.
Step 6	System will prompt a delete confirmation message. Proceed to select the  button and system will remove the record from the system. Note: Click once on the  button, to discard all changes made.
Step 7	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all the data updated. Note: Click once on the  button, to discard all inputs made.

User Group & Level Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

User Group And Maintenance List (Panel)	
User Groups and Maintenance List (Sub-panel)	
Group Code	This is the user group code, e.g., ADMIN.
Description	This refers to the name of a user group code, e.g., Administrators.



- This panel will be displayed after the function screen has been opened.
- The purposes of this panel is to allow user to do the followings:-
 - View the list of user groups that have been created.
 - Access point to create new user groups in system.
 - Access point to update the details of existing user groups in system.

User Group and Level Maintenance Details (Panel)	
User Group and Level Maintenance Details (Main Sub-panel)	
Group Code	This is the user group code, e.g., ADMIN.
Description	This refers to the name of a user group code, e.g., Administrators. .

User Group and Level Maintenance Details (Panel)

Admin Group	This is to indicate that the user group is an 'Administrator' group in system, of which this is the user group that can access to all the functions that have been maintained as 'Admin.' function. The available options, are as follows:- • Yes (<i>indicates it is an 'Administrator' group</i>) • No (<i>indicates it is not an 'Administrator' group</i>)
Group Level (Section)	
Level	This is the number representing the user group level of users who will be granted access rights to a particular function, e.g., 03.
Description	This is the description of the respective user group level, e.g., Officer.
ID Expire In (Days)	This is the number of days the user ID under a particular user group level will remain valid after the previous update.
Password Expire In (Days)	This is the number of days the password of a user ID under a particular user group level will remain valid since the previous password change.



- This panel will be displayed after user has done the followings:-
 - Click once on the  button.
 - Mouse over the  of a user group record.
- The purposes of this panel is to allow user to do the followings:-
 - Input the required details for the creation of new user groups.
 - Overwrite the relevant field values of existing user groups.
 - Add related group levels.

Group Level Details (Pop-Up Window)

Level	This is the number representing the user group level of users who will be granted access rights to a particular function, e.g., 03.
Description	This is the description of the respective user group level, e.g., Officer.
ID Expire In (Days)	This is the number of days the User ID under a particular user group level will remain valid after the previous update.

Group Level Details (Pop-Up Window)

Password Expire In (Days)

This is the number of days the password of the User IDs under a particular user group level will remain valid since the previous password change.



- This window will pop up, as follows:-
 - After user has clicked once on the  button at the 'Group Level' section.
 - After user has clicked once on the  button of a user level record at the 'Group Level' section.
- The purpose of this window is for user to input or overwrite the details of the relevant user group's level.

Staff Profile Maintenance Function - Introduction

This function allows user to define the profile or details of each staff of a bank or a financial institution in the system.

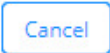
For new employees or existing ones, all details must be recorded and kept accordingly. This record-keeping process ensures that all employees' information are up-to-date and stored properly.

Some examples of staff details required in this function are basic common information including;

- Staff personal details (name, emails, mobile no.)
- Department
- Designation
- Resignation Date (to be recorded after the date has been confirmed by HR)

Staff Profile Maintenance Function - Create Scenarios

Scenario 1: Create Staff Profile

Details	
Step 1	From the Tree Menu, search for the Staff Profile function, and then click once on it.
Step 2	By default, system will display Staff List panel with unfiltered data. Note: • All the available staff records will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Name' or 'Branch' search criteria fields.
Step 3	Click once on the  button.
Step 4	System will display the Staff Details pop-up window.
Step 5	Proceed to input value into the fields, and then click once on the  button. Upon confirmation on data saving, system will capture and save all data updated. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all changes made.

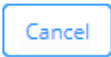
Staff Profile Maintenance Function - View Scenarios

Scenario 1: View Staff Profile

Details	
Step 1	From the Tree Menu, search for the Staff Profile function, and then click once on it.
Step 2	By default, system will display Staff List panel with unfiltered data. Note: • All the available staff records will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Name' or 'Branch' search criteria fields.
Step 3	Mouse over a relevant record of staff, and then click once on the  icon.
Step 4	System will display the details of the selected staff at the Staff Detail pop-up window.

Staff Profile Maintenance Function - Update Scenarios

Scenario 1: Update Staff Profile

Details	
Step 1	From the Tree Menu, search for the Staff Profile function, and then click once on it.
Step 2	By default, system will display Staff List panel with unfiltered data. Note: • All the available staff records will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Name' or 'Branch' search criteria fields.
Step 3	Mouse over a relevant record of staff, and then click once on the  icon.
Step 4	System will display the details of the selected staff at the Staff Detail pop-up window.
Step 5	Proceed to overwrite the relevant field values at the Staff Detail pop-up window.
Step 6	Lastly, click once on the  button, at the Staff Detail pop-up window. System will display a message to indicate that the record has been successfully saved. Note: Click once on the  button, to discard the record.

Staff Profile Maintenance Function - Delete Scenarios

Scenario 1: Delete Staff Profile

Details	
Step 1	From the Tree Menu, search for the Staff Profile function, and then click once on it.
Step 2	By default, system will display Staff List panel with unfiltered data. Note: • All the available staff records will be listed. • User needs to either go through the entire list or to narrow down the list using the 'Name' or 'Branch' search criteria fields.
Step 3	Mouse over a relevant record of staff at the Staff List sub-panel, and then click once on the  button.
Step 4	System will prompt a delete confirmation message. Click on the  button to proceed. System will display a message to indicate that the record has been successfully deleted. Note: Click once on the  button, to discard all changes made.

Staff Profile Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Staff List (Panel)	
Staff List (Search Sub-Panel)	
Staff ID	This is the unique identity number of the respective staff in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.

Staff List (Panel)	
Branch	This is the branch code of which a staff has been stationed in a bank or financial institution. Some examples, are as follows:- • 00001 : Headquarters • 00002 : West Malaysia Region • 00003 : PJ Branch Note: Branch codes are user definable via the Branch function.
<Staff List> (Sub-Panel)	
Staff ID	This is the unique identity number of the respective staff in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.
Branch	This is the branch code of which a staff has been stationed in a bank or financial institution. Some examples, are as follows:- • 00001 : Headquarters • 00002 : West Malaysia Region • 00003 : PJ Branch Note: Branch codes are user definable via the Branch function.
Email Address	This is the staff's designation name of an electronic mailbox that received and sent out messages, e.g., victorma@infopro.com.my.
Mobile No.	This mobile contact number of the staff, e.g., a hand phone number like 0192245367.
Name	This is the name of the staff of a bank or financial institution.



- This panel will be displayed when the function screen has opened.
- The purposes of this panel is to do the followings:-
 - Access point to create new staff's profile record.
 - View the staff profiles created
 - Access point to select for staff profiles for updates.

Staff Details (Pop-Up Window)	
Staff ID	This is the unique identity number of the respective staff in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.
ID No.	This is the personal identity number of a staff, e.g., MYKAD identity number.
Name	This is the name of a staff in a bank or financial institution.
Branch	This is the branch code of which a staff has been stationed in a bank or financial institution. Some examples, are as follows:- • 00001 : Headquarters • 00002 : West Malaysia Region • 00003 : PJ Branch Note: Branch codes are user definable via the Branch function.
Email Address	This is the staff's designation name of an electronic mailbox that received and sent out messages, e.g., victorma@infopro.com.my.
Staff Cat.	This is the category of a staff in a bank or financial institution. Some options, are as follows ; • M - Marketing Officer • C - Credit Officer • I - Officer In Charge • B - Marketing Officer & Credit Officer Note: The value in this field will assist determine the list of Staff IDs that can be selected at certain functions in the system.
Employment No.	This is the unique number for each separate employment. This is to uniquely identify the employees working at an organisation.
Mobile No.	This mobile contact number of the staff, e.g., a hand phone number like 0192245367.

Staff Details (Pop-Up Window)	
Designation	This refers to the job title or job duty of the staff. Example of designation are as follows ; • Supply Chain and Logistics • Human Resources
Supervisor	This is the superior officer of the staff in a department.
Resignation Date	This date that a staff has resigned from working with a bank or financial institution. Note: • This field requires to be inputted with a value, only after the staff has received the confirmation of his resignation by Human Resource department. Therefore, for new and existing staff, this field is to be left blank. • The field value is for information purpose only. Following this field's data input upon confirmation from HR, user needs to proceed to update the User status to the 'R - Resigned' status via the 'User Profile' function, to ensure the resigned user no longer able to access to the system.
Department	This is the department or division of which a staff belongs to. Some examples, are as follows ; • FIN - Finance • MRKT - Marketing
Remarks	This refers to any comments or details to be described further relating to a staff's profile.



- This window will pop up, after user has done the followings:-
 - User has clicked once on  button.
 - User has clicked once on the  icon of a staff record.
- The purpose of this window is for user to input, or update the selected staff's information.

Supervisor LOV (Pop-Up Window)	
Search	This is the keywords to be inputted in the attempt to narrow down the list of Staff IDs displayed below.

Supervisor LOV (Pop-Up Window)

Staff ID	This is the unique identity number of the respective staff (supervisor) in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.
Name	This is the name of a staff (supervisor) in a bank or financial institution.



- This **Supervisor LOV** window will pop up, after user has mouse over the 'Supervisor' field, and then clicked once on the  at the **Staff Details** pop-up window.
- The purpose of this window is for user to select the relevant supervisor of a staff.

Password Policy Function - Introduction

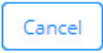
This function allows user to define a standard password practice for all employees across the bank, or financial institution. This is crucial because password plays an important role in protecting data privacy. Password provides the first line of defense against unauthorised access to personal information.

Some examples of password settings in this function are as follows :-

- Configure a minimum password length.
- Enable the setting that requires passwords to meet complexity requirements, e.g determine uppercase / lowercase character and determine special characters.
- Enforce password history policy.

Password Policy Function - Create Scenarios

Scenario 1: Create Password Policy

Details	
Step 1	From the Tree Menu, search for the Password Policy function, and then click once on it.
Step 2	By default, system will display Password Policy List panel with unfiltered data. Note: • All the available password policy will be listed. • User needs to either go through the entire list or to narrow down the list using the Password Policy search criteria field at the Password Policy List panel.
Step 3	Proceed to create a new password policy code by clicking on the  button.
Step 4	System will display the Password Policy Details panel.
Step 5	Proceed to input all the relevant field values at the panel.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

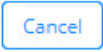
Password Policy Function - View Scenarios

Scenario 1: View Password Policy Details

Details	
Step 1	From the Tree Menu, search for the Password Policy function, and then click once on it.
Step 2	By default, system will display Password Policy List panel with unfiltered data. Note: • All the available password policy will be listed. • User needs to either go through the entire list or to narrow down the list using the Password Policy search criteria field at the Password Policy List panel.
Step 3	Click once on the  icon of a password policy.
Step 4	System will display the details of the selected password policy at the Password Policy Details panel.

Password Policy Function - Update Scenarios

Scenario 1: Update Password Policy Details

Details	
Step 1	From the Tree Menu, search for the Password Policy function, and then click once on it.
Step 2	By default, system will display Password Policy List panel with unfiltered data. Note: • All the available password policy will be listed. • User needs to either go through the entire list or to narrow down the list using the Password Policy search criteria field at the Password Policy List panel.
Step 3	Click once on the  icon of a password policy.
Step 4	System will display the details of the selected password policy at the Password Policy Details panel.
Step 5	Proceed to overwrite the all the relevant field values at the Password Policy Details panel.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Password Policy Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Password Policy List (Panel)	
<Password Policy List> (Search Sub-panel)	
Password Policy Code	This is the code assigned to the respective password policy.
Password Policy Description	This is the brief description of the respective password policy code.
Status	This is the status of the respective password policy code. The available options, are as follows:- • Active • Inactive
<Password Policy List> (Sub-panel)	
Password Policy Code	This is the code assigned to the respective password policy.
Password Policy Description	This is the brief description of the respective password policy code.
Default	This is the indication whether the password policy is to be defaulted into the system. The available options, are as follows:- • Yes • No Note: • When the password policy is set as Default = Yes, this means that all the user profiles at 'User Profile' function will follow that particular password policy. • For example; ◦ Password Policy Code PQ009 (Default = Yes) ◦ Password Policy Code KT800 (Default = No) ▪ All employees will have to follow PQ009 password policy when creating a new password.

Password Policy List (Panel)	
Status	This is the status of the password policy code. The available options, are as follows:- • Active • Inactive Note: • When Default = Yes, 'Status' field will become non-editable. • Only when Default = No, status can be changed to 'Inactive'.

Password Policy Details (Panel)	
Password Policy Details (Sub-Panel)	
Password Policy Code	This is the code assigned to the respective password policy.
Password Policy Description	This is the brief description of the respective password policy code.
Default	This is the indication whether the password policy is to be defaulted into the system. The available options, are as follows:- • Yes • No Note: • When the password policy is set as Default = Yes, this means that all the user profiles at 'User Profile' function will follow that particular password policy. • For example; ◦ Password Policy Code PQ009 (Default = Yes) ◦ Password Policy Code KT800 (Default = No) ▪ All employees will have to follow PQ009 password policy when creating a new password.

Password Policy Details (Panel)	
Status	This is the status of the password policy code. The available options, are as follows:- • Active • Inactive Note: • When Default = Yes, 'Status' field will become non-editable. • Only when Default = No, status can be changed to 'Inactive'.
<Password Policy Details> (Sub-Panel)	
Minimum Password Length	This is to the shortest length of password allowed. For example: Minimum Password Length = 4. Therefore, the password should not be less than four characters long.
Maximum Password Length	This is the maximum length of password allowed. For example: Maximum Password Length = 10. Therefore, the password should be no more than 10 characters long.
Minimum Uppercase Characters	This is the minimum number of capital letters allowed. For example: Minimum Uppercase Characters = 2. When creating new password, user must ensure that at least 2 characters contained therein are in capital letters.

Password Policy Details (Panel)	
Minimum Lowercase Characters	This is the minimum number of small letters allowed. For example: Minimum Lowercase Characters = 3. When creating new password, user must ensure that at least 3 characters contained therein are in small letters.
Minimum Special Characters	This is the minimum number of special characters allowed. For example: Minimum Special Characters = 1. When creating new password, user must ensure that at least 1 character contained therein is of a special character. Note: • A special character includes symbols, accent marks and punctuation marks. • Some examples of special characters are @, #, \$, % and &.
Allowable Special Character	This is the list of special character(s) that are allowed. This is to determine which special characters are allowed, to be used when creating new password. For example: Allowable Special Characters = @, ! and * When creating new password, user can only use these 3 characters only. The other types of special characters are not allowed by the system.
Minimum Numeric Characters	This is the minimum number of numbers allowed. For example: Minimum Numeric Characters = 1 When creating a new password, user must at least include 1 number in the password combination.

Password Policy Details (Panel)	
Different from Previous X Password	This field will determine whether user is allowed to set the same password which has been set previously. For example, Different from Previous X Password = 2 • 4th (New) password = • 3rd password = 878^#Spk • 2nd password = Def&002# • 1st password = Abc!@123 This means user is not allowed to use the same 2 latest previous password because the value set is '2'. In other words, only the 1st password is allowed to be used (based on the value set at this field).
Max Allowable Consecutive Characters	This refers to the maximum repetitive characters allowed to be used by the system. For example: Max Allowable Consecutive Characters = 2 • When creating a new password, user is not allowed to create the same repetitive characters for more than 2 characters. • Example of password created by user :- ◦ S*3000Fk (this is <u>not allowed</u> because the number '0' is repeated more than 2 times) ◦ 80!7Kff (this is <u>allowed</u> because the letter 'f' is only repeated 2 times)
Password Cannot Be Same As User ID	This is to indicate whether a User Password can be the same as the User ID. The possible options that can be selected, are as follows:- • Yes (<i>indicates User Password can be the same as User ID</i>) • No (<i>indicates User Password cannot be the same User ID</i>)

User Profile Function - Introduction

The main purposes of this function, are simply to allow users (usually system administrators) to create and maintain the system's user profiles.

Each system's user profile, stores the following main information:-

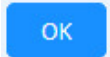
- User Main Details: User ID, User Status, Staff IDs, Expiry Date of User and Password , and also Password policy
- User Roles: Default User Group and Level, and additional temporary roles' user groups and levels within the user's home branch, and also additional temporary roles' user groups and levels at other branches.

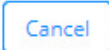
Upon successfully created each user profile, a system-generated password will be sent to the User, via email.

When the user logs into the system for the first time, he will be prompted to change his password.

User Profile Function - Create Scenarios

Scenario 1: Create User Profile

Details	
Step 1	From the Tree Menu, search for the User Profile function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will display the User Profile Details panel.
Step 5	Proceed to input value into the relevant fields at the User Profile Details panel.
Step 6	Scroll down and then click once on the  button, at the Add Role section.
Step 7	System will display the Add Role pop-up window.
Step 8	Input value into all the relevant fields, and then click once on the  button. Note: Click once on the  button, to discard all changes made.
Step 9	Click once on the  button, at the Add Branch section.
Step 10	System will display the Add Branch pop-up window.
Step 11	Input value into all the relevant fields, and then click once on the  button.

Details	
Step 12	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all changes made.

User Profile Function - View Scenarios

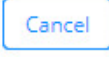
Scenario 1: View User Profile

Details	
Step 1	From the Tree Menu, search for the User Profile function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available user profile records will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Mouse over a user profile record, and then click once on the  icon.
Step 4	System will display the details of the selected staff at the User Profile Details panel.
Step 5	Click once on the 'Add Role' section name to view the details at the section.
Step 6	Click once on the 'Add branch' section name to view the details at the section.

User Profile Function - Update Scenarios

Scenario 1: Update Details of User Profile

Details	
Step 1	From the Tree Menu, search for the User Profile function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available user profile records will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Click once on the  icon, of a user profile record.
Step 4	System will display the details of the selected staff at the User Profile Details panel.

Details	
Step 5	Proceed to make changes to the selected user profiles, as follows (whichever applicable):- • To change some user profile's main details, or user roles details:- ◦ Mouse over each text field, and key in the related field or column value. ◦ Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. ◦ Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • To add user roles:- ◦ Click once on the 'Add Role' section name to view the details at the section. ◦ Mouse over an additional role at the 'Add Role' section, and then, click once on the  icon. ◦ Proceed to overwrite the relevant field values at the 'Add Role' pop-up window. ◦ Click once on the  icon of a record, to remove it. ◦ Then, click once on the  button. • To add user roles by branch:- ◦ Click once on the 'Add branch' section name to view the details at the section. ◦ Mouse over an additional role at the 'Add Branch' section, and then, click once on the  icon. ◦ Proceed to overwrite the relevant field values at the 'Add Branch' pop-up window. ◦ Click once on the  icon of a record, to remove it. ◦ Then, click once on the  button.
Step 6	Lastly, click once on the  button. Note: Click once on the  button, to discard the record.

User Profile Function - Delete Scenarios

Scenario 1: Delete User Profile

Details	
Step 1	From the Tree Menu, search for the User Profile function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available user profile records will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Click once on the  icon of a user profile record.
Step 4	System will display a confirmation message box for user to input the reason for the deletion request and to proceed with the data deletion.
Step 5	Key in the reason at the Delete <User ID> pop-up window, and then click once on the  button. Upon confirmation, system will capture and proceed with the data deletion.

User Profile Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

User Profile (Panel)	
<User Profile Search> (Sub-Panel)	
User ID	This is the identity credential of the respective user in the system.
User Name	This is the staff name of the respective user in the system.
Branch Code	This is the branch code of which the staff has been stationed in a bank or financial institution, e.g., 00003 - PJ Branch.
<User Profiles List> (Sub-Panel)	
User ID	This is the identity credential of the respective user in the system. Note: Each user has a unique ID no. and will not be the same as another user in a bank or financial institution.

User Profile (Panel)	
Staff ID	This is the unique identity number of the respective staff in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.

User Profile (Panel)

Status

This is status of the respective system user.

The options, are as follows:-

- A - Active
- I - Inactive
- U – Unused
- D - Deleted
- E - Expired
- R - Resigned
- S – Suspended
- O – Overriding (*for edited user profile that has been sent for overriding*)

Note:

- During the data input time towards the creation of a user profile, the default status of the user profile will be set as 'U - Unused'.
- Prior to the first login attempt, the default status will still be set as 'U - Unused'.
- Upon user first successfully logged in using a User ID, then the status of the user profile will be changed to 'A - Active'. Only active status Users can login to system using their assigned User IDs.
- If a User ID has not been used for a certain number of days, pre-defined at the 'USRID_UNUSED' parameter, then status of the user profile will change to 'I - Inactive'.
- If a User status has been at the 'I - Inactive' status for a certain number of days, pre-defined at the 'USRID_INACV' parameter, then the status of the user profile will be changed to 'D - Deleted'.
- When a user profile has been deleted from this 'User Profile' function, the status of the user profile will also change to 'D - Deleted'.
- When a User ID has passed the 'User Expiry Date' maintained in this 'User Profile' function, then the user profile status will change to 'E - Expired'.
- When a User has attempted to login but failed for more than the maximum number of times, pre-defined at the 'LOGIN_ALWD' parameter, the user profile status will change to 'S - Suspended'.

User Profile (Panel)	
Branch Code	This is the branch code of which the staff has been stationed in a bank or financial institution, e.g., 00003 - PJ Branch.
Default Group And Level	This is the 'usual' user group and level of the respective user in system. Each user must at least attached to a default user group and level during the User ID creation.



- This panel will be displayed when the function screen has been opened.
- The purposes of this panel, are as follows:-
 - To view and download the list of User IDs that have been created in system.
 - Access point to create User IDs.
 - Access point to view details of the respective User profile for updates.

User Profile Details (Panel)	
User ID	This is the identity credential of the respective user in the system. Note: Each user has a unique ID no. and will not be the same as another user in a bank or financial institution.
Staff ID	This is the unique identity number of the respective staff in a bank or financial institution. Note: Each staff has a unique ID no. and will not be the same as another staff in a bank or financial institution.
Branch Code	This is the branch code of which the staff has been stationed in a bank or financial institution, e.g., 00003 - PJ Branch.
Default Group	This is the 'usual' user group of the respective user in system. Each user must at least attached to a default user group and level during the User ID creation. Note: User group codes are user definable at the 'User Group & Level' function.

User Profile Details (Panel)	
Default Level	This is the 'usual' user level of the respective user in system. Each user must at least attached to a default user group and level during the User ID creation. Some examples, are as follows:- • 1 (<i>denotes Clerk</i>) • 3 (<i>denotes Officer</i>) • 5 (<i>denotes Manager</i>) Note: User group levels are user definable at the 'User Group & Level' function.
Status	This is status of the respective system user. The available options, are as follows:- • A - Active • I - Inactive • R - Resigned Note: • During the data input time towards the creation of a user profile, the default status of the user profile will be set as 'U - Unused'. • Prior to the first login attempt, the default status will still be set as 'U - Unused'. • Upon user first successfully logged in using a User ID, then the status of the user profile will be changed to 'A - Active'. Only active status Users can login to system using their assigned User IDs. • When a user profile is in the 'A - Active' status, it can be changed to either 'I - Inactive' or 'R - Resigned', and vice-versa. • When a user profile is in one of the following statuses, at a time, it can be changed to 'A - Active' status in this function:- • I - Inactive • R - Resigned • E - Expired • S - Suspended

User Profile Details (Panel)	
Password Expiry Date	This is the last valid date of the respective user's password. After this date, user will not be allowed to login to system using the password. Note: • For new user profile, this field will be displayed with a value, following the data input at the following fields:- ◦ Default Group ◦ Default Level • This field value will be computed, based on the password expiry (in days), pre-maintained at the User Group & Level function, and the date the user profile has been created (with user password generated).
Password Policy	This is the applied password policy for the respective User ID. Note: • Different user password policy can be applied for different user. • Password policies can be pre-maintained at the 'Password Policy' function.
User Expiry Date	This is the User ID's expiry date. Note: • For new user profile, this field will be displayed with a value, following the data input at the following fields:- ◦ Default Group ◦ Default Level • This field value will be computed, based on the User ID expiry (in days), pre-maintained at the User Group & Level function, and the date the user profile has been created (with user password generated).
Last Login Date	This is most recent date that the selected User ID has logged in to the system.
Remarks	This is the additional details or comments relating to the respective user profile.
Add Role (Sub-Panel)	
Group	This is the other user group, of the selected user.

User Profile Details (Panel)	
Level	This is the other user group level, of the selected user.
Expiry Date	This is the last validity date of the respective other user group and level.
Remarks	This is the additional details or comments relating to the respective user role.
Add Branch (Sub-Panel)	
Branch	This is the code and description of the branch of which the staff has been stationed in a bank or financial institution for a certain user role, e.g., 0003 - PJ Branch.
Group	This is the other user group, of the selected user.
Level	This is the other user group level, of the selected user.
Expiry Date	This is the last validity date of the respective other user group and level.
Remarks	This is the additional details needs to be recorded relating to a user role by branch.



- This panel will be displayed, after user has done the followings:-
 - Click once on the  button.
 - Clicked once on the  icon of a user profile record.
- The purposes of this panel, are as follows:-
 - Access point to create new user profile.
 - View the user profiles created
 - Access point to select for user profiles for updates.

Add Role (Pop-Up Window)	
Group	This is the other user group, besides the default user group.
Level	This is the other user group level, besides the default user group's level.
Expiry Date	This is the last validity date of the respective other user group and level.
Remarks	This is the additional details or comments relating to the respective user role.



- The window will pop up, after user has done the followings:-
 - Clicked once on the  button at the Add Role' section.
 - Clicked once on the  icon of an additional user role.
- The purposes of this window, user to add new roles and make related changes.

Add Branch (Pop-Up Window)

Branch	This is the code and description of the branch of which the staff has been stationed in a bank or financial institution for a certain user role, e.g., 00003 - PJ Branch.
Group	This is the other user group, of the selected user.
Level	This is the other user group level, of the selected user.
Expiry Date	This is the last validity date of the respective other user group and level.
Remarks	This is the additional details needs to be recorded relating to a user role by branch.



- The window will pop up after user has done the followings:-
 - Clicked once on the  button
 - Clicked once on the  button of a branch record at the 'Add Branch' section.
- The purposes of this window, user to add new roles by branches, and make related changes.

Delete <User ID> (Pop-Up Window)

To Confirm, Fill in Remarks	This is the reason or any comments or details concerning the deletion of a user profile record.



- This window will be displayed after user has clicked once on the  icon of a user profile record.
- The purpose of this window is to allow user to input the reason for a user profile deletion and to confirm to proceed with data deletion.

Function Authority Function - Introduction

In any bank or financial institution, many bank officers are playing different roles on daily basis in order to carry out the related banking operations.

As banks or financial institutions commonly practise security control, some functions are not accessible by all staff.

As such, this function will allow users (system administrators) to create access permission (with supervisor override option) for all the categories of function permissions in the system.

System administrator will be able to maintain the relevant permitted function access modes (e.g., SELECT, INSERT, UPDATE, DELETE and INTERBRN) for each relevant user group and level. If no function access permission has been maintained for any functions, user will not be able to access them, respectively, upon logged into the system.

The permitted function access modes that can be maintained are determined by whether they are applicable and available for the particular function.

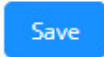
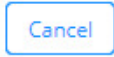
However, supervisor override setting on each access mode permitted in this function cannot be applied to some categories of the functions or reports in the system:-

- Workflow based functions, where there will be task for review and/ or approval e.g., CA Workspace
- Functions that are commonly used, and are meant to be accessible by all staff, e.g., Officer Workdesk and Reports Printing
- Each reports
- Enquiry functions

Function Authority Function - Create Scenarios

Scenario 1: Create Function Authority

Details	
Step 1	From the Tree Menu, search for the Function Authority function, and then click once on it.
Step 2	By default, system will display Function List panel with unfiltered data. Note: • All the available records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel and click once on the  Refresh button.
Step 3	Mouse over a function record, and click on the  icon.

Details	
Step 4	System will display the details of the selected function code at the Function Authority Details panel.
Step 5	Click once on the  button.
Step 6	System will display the Function Authority Details pop-up window.
Step 7	Proceed to input all relevant values at the Function Authority Details pop-up window, and then click once on the  button. Note: Click once on the  button, to discard the record, and exit from the window.
Step 8	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted or updated. Note: Click once on the  button, to discard all changes made.

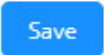
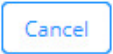
Function Authority Function - View Scenarios

Scenario 1: View Function Authority

Details	
Step 1	From the Tree Menu, search for the Function Authority function, and then click once on it.
Step 2	By default, system will display Function List panel with unfiltered data. Note: • All the available records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel and click once on the  button.
Step 3	Mouse over a function record, and click on the  icon.
Step 4	System will display the details of the selected function code at the Function Authority Details panel.
Step 5	Mouse over a function access mode record, and click then once on the  icon.
Step 6	System will display the details of the selected function's access mode at the Function Authority Details pop-up window.

Function Authority Function - Update Scenarios

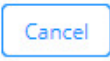
Scenario 1: Update Function Authority

Details	
Step 1	From the Tree Menu, search for the Function Authority function, and then click once on it.
Step 2	By default, system will display Function List panel with unfiltered data. Note: • All the available records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel and click once on the  button.
Step 3	Mouse over a function record, and click on the  icon.
Step 4	System will display the details of the selected function code at the Function Authority Details panel.
Step 5	Mouse over a function access mode record, and click then once on the  icon.
Step 6	System will display the details of the selected function's access mode at the Function Authority Details pop-up window.
Step 7	Proceed to overwrite all the relevant field values at the Function Authority Details pop-up window, and then click once on the  button. Note: Click once on the  button, to discard the record, and exit from the window.
Step 8	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted or updated. Note: Click once on the  button, to discard all changes made.

Function Authority Function - Delete Scenarios

Scenario 1: Delete Function Authority

Details	
Step 1	From the Tree Menu, search for the Function Authority function, and then click once on it.

Details	
Step 2	By default, system will display Function List panel with unfiltered data. Note: • All the available records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel and click once on the  button.
Step 3	Mouse over a function record, and click on the  icon.
Step 4	System will display the details of the selected function code at the Function Authority Details panel.
Step 5	Mouse over a function record, and then click once on the  icon.
Step 6	Thereafter, click on the  button. Upon confirmation on data saving, system will capture and save the data deletion. Note: Click once on the  button, to discard all changes made.

Function Authority Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Function List (Panel)	
<Function List > Search Sub-Panel)	
The search criteria in this sub-panel will filter the list of functions display below the function screen. The purpose is to narrow down the list for ease of searching for the relevant function code.	
Function Name	This is the description of the respective function made available in system, e.g., Customer Maintenance.
Form ID	This is the unique reference number of the respective function in system, e.g., CIF2010.

Function List (Panel)	
Perms Category	This is the respective function's permission category. The options, are as follows:- • R - Report • E - Enquiry • F - Form • T - Transaction • D - Document
Module	This is the system unit, e.g. CIF- Customer Information File, LN - Loans, and CIF - Customer Information File, that contains the respective function.
<Functions List> (Sub-Panel)	
Module	This is the system unit, e.g. CIF- Customer Information File, LN - Loans, and CIF - Customer Information File, that contains the respective function.
Form ID	This is the unique reference number of the respective function in system, e.g., CIF2010.
Function Name	This is the description of the respective function made available in system, e.g., Customer Maintenance.
Perms Category	This is the respective function's permission category. The options, are as follows:- • R - Report • E - Enquiry • F - Form • T - Transaction • D - Document



- This panel will be display upon the function screen opened.
- The purposes of this panel is for user to do the followings:-
 - Filter and search for the relevant function codes.
 - Select the relevant function code to set the required access rights.

Function Authority Details (Panel)
<Function Authority Main Details> (Sub-Panel)

Function Authority Details (Panel)	
Function ID	This is the system internal unique code associated with the respective function or report, e.g., CIF_CUST_MAINT and 1000600.
Function Name	This is the description of the respective function made available in system, e.g., Customer Maintenance.
Module	This is the system unit, e.g. CIF- Customer Information File, LN - Loans, and CIF - Customer Information File, that contains the respective function.
Perms Category	This is the respective function's permission category. The available options, are as follows:- • R - Report • E - Enquiry • F - Form • T - Transaction • D - Document
Form ID	This is the unique reference number of the respective function in system, e.g., CIF2010.
Admin Function	This is to indicate that a certain function is only accessible by the users (the system administrator) of the financial institution created in system bearing the 'ADMIN - Administrators' user group. The available options, are as follows:- • Yes (<i>indicates is only accessible by the 'ADMIN' user group</i>) • No (<i>indicates any authorised user groups can access</i>)
<Function Authority Details> (Sub-Panel)	

Function Authority Details (Panel)	
Action	This is the permitted function access modes. Some possible options, are as follows:- • SELECT • INSERT • UPDATE • DELETE • PRINT • INTERBRN
User Group	This is the user group which has been granted a certain function access modes' permission, e.g., CRADM - Credit Administrators.
Level	This is the user level which has been granted a certain function access modes permission, e.g., 01.
1st Supervisor Group	This is the user group of the 1st supervisor who will be assigned to perform override approval for a certain function access modes, e.g., CRADM - Credit Administrators.
1st Supervisor Level	This is the user group of the 1st supervisor who will be assigned to perform override approval for a certain function access modes, e.g., 05 level and above.



- This panel will be display after user has clicked once on the  icon of a function code record.
- The purposes of this panel is to allow users to do the followings:-
 - View the permissible actions' details of the selected function code.
 - Set the relevant access rights of the selected function code.

Function Authority Details (Pop-Up Window)

Action	This is the permitted function access modes. Some available options, are as follows:- • SELECT • INSERT • UPDATE • DELETE • PRINT • INTERBRN
User Group	This is the user group which has been granted a certain function access modes permission.
Level	This is the user level which has been granted a certain function access modes permission, e.g., 01 level only.
1st Supervisor Group	This is the user group of the 1st supervisor who will be assigned to perform override approval for a certain function access modes, e.g., CRADM - Credit Administrators.
1st Supervisor Level	This is the user level and above of the 1st supervisor who will be assigned to perform override approval for a certain function access modes, e.g., 05 level and above.
2nd Supervisor Group	This is the user group of the 2nd supervisor who will be assigned to perform override approval for a certain function access modes, e.g., CRADM - Credit Administrators.
2nd Supervisor Level	This is the user level and above of the 2nd supervisor who will be assigned to perform override approval for a certain function access modes, e.g., 05 level and above.



- This window will pop up after user has clicked once on the  icon of an action code of the selected function code.
- The purposes of the window is to allow users to do the followings:-
 - To maintain the user groups and user levels that will be allowed to a certain access right to the selected function.
 - To maintain the user groups and user levels of the required supervisor override on each selected function (if applicable).

User Reactivation Function - Introduction

This function basically allows authorised users (system administrators) to reactivate User IDs which have been suspended due to exceeding the maximum number of allowed login attempts, or inactivated, due to some reasons.

System will not allow suspended or inactivated User IDs to log in to system.

User Reactivation Function - View Scenarios

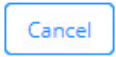
Scenario 1: View Suspended or Inactivated User IDs

Details	
Step 1	From the Tree Menu, search for the User Reactivation function, and then click once on it.
Step 2	By default, system will open up the screen displaying an unfiltered list of User IDs that can be reactivated. Note: • All the relevant User IDs will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel, and click once on the 

User Reactivation Function - Update Scenarios

Scenario 1: Reactivate User IDs

Details	
Step 1	From the Tree Menu, search for the User Reactivation function, and then click once on it.
Step 2	By default, system will open up the screen displaying an unfiltered list of User IDs that can be reactivated. Note: • All the relevant User IDs will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the search panel, and click once on the 

Details	
Step 3	Mouse over the selected record and click once on the  check box, next to the record. Note: Repeat this step, to select all relevant User IDs
Step 4	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and proceed to change the status of the selected User ID(s). Note: Click once on the  button, to discard all changes made.

User Reactivation Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

User Reactivation (Panel)	
<User Reactivation> (Search Sub-Panel)	
User ID	This is the identity number of respective user that can be reactivated.
Branch Code	This is the code associated with the home branch of the respective User ID.
Staff ID	This is the staff identity number of the respective system user.
Last Login Date	This is the most recent logon timestamp of the User ID to be reactivated.
<User IDs for Reactivation> (Sub-Panel)	
User ID	This is the identity number of respective user that can be reactivated.
Branch Code	This is the code associated with the home branch of the respective User ID.
Staff ID	This is the staff identity number of the respective system user.
Last Login Date	This is the most recent logon timestamp of the User ID to be reactivated.
Status	This is the present status of respective user identity number, e.g., S - Suspended or I - Inactive.

Change Password Function - Introduction

This function basically allows users to change their passwords in 2 occasions:-

- After they have successfully logged into system for the first time
- Whenever the respective User's password has expired.

This function is normally sets accessible by all the users in the system.

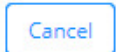
The pre-requisite settings that are required in this function, are as follows:-

The related User Password's system parameters, e.g., min number of lower case or upper case, are required to be pre-maintained before user can proceed using this function.

Change Password Function - Update Scenarios

Scenario 1: Change Password

Details	
Step 1	From the Tree Menu, search for the Change Password function, and then click once on it.
Step 2	By default, system will display the screen with existing information of the logon user, including the login details.
Step 3	Input the existing password at the 'Current Password' field at the 'Change Password' sub-panel.
Step 4	Thereafter, key in a new password at the 'New Password' field. Note: The newly entered password must adhere to the related parameter settings that have been pre-defined during system implementation. Otherwise, the error message will be displayed in the 'New Password Criteria' section.
Step 5	Confirm the password by re-entering the password in the 'Confirm New Password' field. Note: The newly entered password must adhere to the related parameter settings that have been pre-defined during system implementation. Otherwise, the error message will be displayed in the 'New Password Criteria' section.

Details	
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all updates made.

Change Password Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Change Password (Panel)	
User ID	This refers to the current logon user and is displayed when function screen is been opened up.
Staff ID	This refers to the identity number of the respective staff in a bank or financial institution.
Status	This refers to status of the respective system user, e.g. A - Active.
Branch	This refers to the code of the branch of a bank or financial institution in which the user is stationed.
Default User Group	This refers to the description, or name of the respective user group.
Default User Level	This refers to user group level of users who will be granted access rights to a particular function.
Login And Password Details (Sub-panel)	
ID Expiry Date	This refers to the expiry date of identification number of the respective User in a system of a bank or financial institution.
Last Login Date	This refers to the most recent date the above selected User ID has been active in the system.
Password Expiry Date	This refers to the password expiry date of a User ID in a system of a bank or financial institution.
Last Password Change Date	This refers to the most recent date the password for the above selected User ID has been changed.

Change Password (Panel)	
Change Password (Sub-panel)	
Current Password	This refers to the current password of a User ID in a system of a bank or financial institution.
New Password	This refers to the new password of a User ID in a system of a bank or financial institution. Note: • Some example of the pre-maintained new user password criteria that must be adhered, are as follows:- ◦ Minimum 5 characters. ◦ Maximum 10 characters. ◦ Contain 1 uppercase letter. ◦ Contain 1 lowercase letter. ◦ Contain 2 digit of number. ◦ Must be different from previous 5 password. ◦ Must not repeat same character for more than 3 times. ◦ Must Not Be In Password Dictionary • The user password criteria or parameters must be pre-maintained by system administrator at the 'System Parameter' function or pre-arranged and set during system implementation stage.
Confirm New Password	This is to reconfirmation of the new password for a User ID in a system of a bank or financial institution. User needs to input the 2nd time the 'new password' in this field.
New Password Criteria	The possible fields that can be displayed will be dependent on user's requirement during the system implementation stage, e.g., password contain 1 uppercase or maximum 10 characters.

Password Reset Function - Introduction

It is common for user password to be suspended due to numerous times of incorrect password input, in the attempt to log in to system. This system behaviour acts as part of the security control to protect data privacy in banks or financial institutions.

Thus, to resolve the failed login attempt, the relevant authority representative in the respective bank or financial institution will be required to reset the user's password.

This function will be useful to allow the system administrator to reset the password.

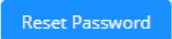
Once the password has been reset, an email containing a temporary password will be sent to the user for the next course of action.

User will be notified of a new temporary password via the email address defined earlier via the 'Staff Profile' function.

Presently this function can only be used to reset password for the case of suspended User IDs or expired User Passwords.

Password Reset Function - Update Scenarios

Scenario 1: Reset User Password

Details	
Step 1	From the Tree Menu, search for the Password Reset function, and then click once on it.
Step 2	By default, system will display the screen with no data.
Step 3	Mouse over to 'User ID' field, and then press once on the 'Enter' key on the keyboard at the  field.
Step 4	System will display User ID LOV pop-up window.
Step 5	Double-click on the relevant User ID record at the User ID LOV pop-up window. Note: The list could be further filtered by inputting search criteria value, e.g User ID, Name or Staff ID.
Step 6	System will populate the Reset Password panel with the selected User ID in the 'User ID' field, as well as all related details.
Step 7	Proceed to select a value for the 'Must Login Within 24 Hour' field.
Step 8	Click once on the  button. Note: Click once on the  button, to discard all changes made.
Step 9	System will display a message indicating that the temporary password has been sent to the user's email address, accordingly.

Password Reset Function - View Scenarios

Scenario 1: View Details of Existing User Password Record

Details	
Step 1	From the Tree Menu, search for the Password Reset function, and then click once on it.
Step 2	By default, system will display the screen with no data.
Step 3	Mouse over to 'User ID' field, and then press once on the 'Enter' key on the keyboard at the  field.
Step 4	System will display User ID LOV pop-up window.
Step 5	Double-click on the relevant User ID record at the User ID LOV pop-up window. Note: The list could be further filtered by inputting search criteria value, e.g User ID, Name or Staff ID.
Step 6	System will populate the Reset Password panel with the selected User ID in the 'User ID' field, as well as all related details.

Password Reset Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Reset Password (Panel)	
User ID	This is the identification number of User to be reset in system.
Staff ID	This is the identification number of the Staff, which belongs to the selected User ID.
Branch	This is the home branch of the staff of which the User ID is to be reset.
Status	This is the current status of the User ID of the staff, e.g, (A - Active or I - Inactive).
Password Details (Sub-panel)	
Last Change Date	This is the most recent date the password of the User ID has been changed by the user, himself.
Last Reset Date	This is the most recent date the password of the User ID has been reset by system administrator.
Last Login Date	This is the most recent date the User ID has been used to log in into the system.
Expiry Date	This is the last validity date of the password of the User ID.

Reset Password (Panel)	
Must Login Within 24 Hour	This is to indicate whether the password must be used to login within 24 hours from the date it has been created. The available options, are as follows:- • Yes (<i>User must login within 24 hours to activate his login credentials before the password expires</i>) • No (<i>User does not have to necessarily login within 24 hours to activate his login credentials</i>) Note: The default value of this field is 'No'. However, user has the option to select the 'Yes' option, if required.



- This panel will be display upon the function screen opened.
- The purpose of this panel is allow user to input the relevant User ID and then trigger password reset.

User ID LOV (Pop-Up Window)	
<User ID LOV> (Search Sub-panel)	
	This refers to the search panel field for user to input keywords to search for the required records.
<User ID LOV> (Sub-Panel)	
User ID	This is the identification number of User that can be reset in system.
Name	This is the name of the staff, associated with the User ID.
Staff ID	This is the identification number of the Staff, which belongs to the selected User ID.
Branch	This is the home branch of the staff, who is associated with the User ID.
Status	This is the present status of the User ID of the staff (A - Active or I - Inactive).
Last Login Date	This is the most recent date and time the User ID has been used to log in into the system.



- This window will pop up, once user has pressed once on the 'Enter' key, upon mousing over the  field.
- This window will allow users to select the required User ID for password reset.

System Logo Maintenance Function - Introduction

This function basically allows user to define the layout, or design for display at the system login screen.

Some login screen layouts, are as follows:

- Greeting
- Greeting Front
- Tagline

System Logo Maintenance Function - Update Scenarios

Scenario 1: Update Details of System Logo

Details	
Step 1	From the Tree Menu, search for the System Logo Maintenance function, and then click once on it.
Step 2	By default, system will display the System Logo Maintenance panel.
Step 3	Proceed to input or overwrite the required field values.
Step 4	Thereafter, click once on the  button. Note: Click once on the  button, to discard the data inputted or updated.
Step 5	System will display a message to indicate that the record has been successfully saved.

System Logo Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

System Logo Maintenance (Panel)	
Greeting	This is the welcoming words or phrases that will be displayed at the login screen.
Greeting Font Style	This is the font style for the greetings, e.g., Bold, and Italic.
Greeting Font Colour	This is the font colour for the greetings, e.g., Black, and Blue.
Tagline	This is the catchphrase or short memorable phrase that identifies a brand and reinforces its core messages.

System Logo Maintenance (Panel)	
Tagline Font Style	This is the font style for the tagline, e.g., Bold, and Italic.
Tagline Font Colour	This is the font colour for the tagline, e.g., Black, and Blue.
Login Image (Size: 601x901px, Format: PNG)	This is the background image file to be uploaded.
Menu Icon (Size: 281x62px, Format: PNG)	This is the image file of system's tree menu access icon, to be uploaded.
Favicon (Size: 56x80px, Format: ICO)	This is the small image file of the favourite icon, to be uploaded.

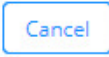
Forbidden Passwords Function - Introduction

Very often in a bank or a financial institution, of which its business operations and transactions are performed, in highly secured systems, there can be certain user passwords, or phrase of passwords that maybe deemed too basic, or used for certain specific reasons and not acceptable as a part of each user password.

Arising from the above, this function will come in handy to allow the system administrator to pre-maintain the forbidden passwords.

Forbidden Passwords Function - Create Scenarios

Scenario 1: Define Forbidden Password

Details	
Step 1	From the Tree Menu, search for the Forbidden Passwords function.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will display an enabled row of columns.
Step 5	Proceed to key in the relevant column values.
Step 6	Lastly, click once on the  button and upon user confirming to proceed with data saving, system will capture and save all data updated in the system database. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all changes made.

Forbidden Passwords Function - View Scenarios

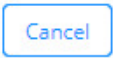
Scenario 1: View Forbidden Passwords

Details	
Step 1	From the Tree Menu, search for the Forbidden Passwords function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing forbidden passwords will be listed. • User needs to either go through the entire list or to narrow down the list by inputting the relevant search criteria, and click once on the  button.

Forbidden Passwords Function - Delete Scenarios

Scenario 1: Delete Forbidden Password

Details	
Step 1	From the Tree Menu, search for the Forbidden Passwords function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing forbidden passwords will be listed. • User needs to either go through the entire list or to narrow down the list by inputting the relevant search criteria, and click once on the  button.
Step 3	Click once on the  icon of a forbidden password.
Step 4	Upon user confirming to proceed with data deletion, system will remove the forbidden password record from system. Note: Click once on the  button, to discard all changes made.

Forbidden Passwords Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Forbidden Password Search Criteria> (Panel)	
Forbidden Password	This is the word that will not be accepted as a part of any User password. System will use it, when user is attempting to save the password during the 'Change Password' time.

<Forbidden Password Search Criteria> (Panel)**<Forbidden Passwords List> (Panel)**

Forbidden Password	This is the word that will not be accepted as a part of any User password. System will use it, when user is attempting to save the password during the 'Change Password' time.
Created On	This is the date that the record has been created.
Created By	This is the User ID of the user who has created the record.

Operation Admin - Branch And Bank

Bank Function - Introduction

This function basically allows users to define all the possible bank or financial institution codes for the reasons, as follows:-

- Interbank clearing for the case of a 'NOSTRO' account.
- Inward cheque clearing.

Bank Function - Create Scenarios

Scenario 1: Create Bank Record

Details	
Step 1	From the Tree Menu, search for the Bank function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will display the Bank Details window.
Step 5	Proceed to input value into the relevant fields at the Bank Details window.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Bank Function - View Scenarios

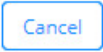
Scenario 1: View Bank Codes and Details

Details	
Step 1	From the Tree Menu, search for the Bank function, and then click once on it.
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available bank or financial institution records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and then click once on the  button.

Details	
Step 3	Click on the  icon of a bank or financial institution code.
Step 4	The details of the selected bank or financial institution code, will be displayed at the Bank Details window.

Banker Function - Update Scenarios

Scenario 1: Update a Bank's Details

Details	
Step 1	From the Tree Menu, search for the Bank function, and then click once on it.
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available bank or financial institution records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and then click once on the  button.
Step 3	Click on the  icon of a bank or financial institution code.
Step 4	The details of the selected bank or financial institution code, will be displayed at the Bank Details window.
Step 5	Proceed to overwrite the relevant field values at the Bank Details window.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Bank Function - Delete Scenarios

Scenario 1: Delete a Bank Code

Details	
Step 1	From the Tree Menu, search for the Bank function, and then click once on it.

Details	
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available bank or financial institution records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and then click once on the  button.
Step 3	Click once on the  icon of a bank code.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Bank Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Bank List	
<Banker Search> (Panel)	
Bank Code	This is the unique code of the respective bank, or financial institution, e.g., MBB.
Bank Name	This is the brief description of the respective bank or financial institution, e.g., Malayan Banking Berhad.
<Banker Listing> (Panel)	
Bank Code	This is the unique code of the respective bank, or financial institution, e.g., MBB.
Bank Name	This is the brief description of the respective bank or financial institution, e.g., Malayan Banking Berhad.
Status	This is the status of the respective bank record. The options, are as follows: • A - Active • I - Inactive

Bank List	
Country	This is the code and description of the country where the respective bank, or financial institution is located, and conducting its business operation, e.g., MY - Malaysia.

Banker Details (Pop-up Window)	
Bank Code	This is the unique code of the respective bank, or financial institution, e.g., MBB.
Bank Name	This is the brief description of the respective bank or financial institution, e.g., Malayan Banking Berhad.
Bank Short Name	This is the nickname of the respective bank or financial institution, that the user wants to use, to easily identify the bank.
Status	This is the status of the respective bank record. The available options, are as follows: • A - Active • I - Inactive
Banker Type	This is the category of the respective bank, or financial institution, e.g., L - local bank.
Email Address	This is the electronic mailbox used to contact the respective bank, or financial institution.
Address 1	This is the 1st line of the corresponding address of a bank, or financial institution.
Address 2	This is the 2nd line of the corresponding address of a bank, or financial institution.
Address 3	This is the 3rd line of the corresponding address of a bank, or financial institution.
Address 4	This is the 4th line of the corresponding address of a bank, or financial institution.
Address 5	This is the 5th line of the corresponding address of a bank, or financial institution.
Country	This is the code and description of the country where the respective bank, or financial institution is located, and conducting its business operation, e.g., MY - Malaysia.
State	A state refers to a tract of land containing a territory of an independent constitution in a country. Therefore, the value in this field refers to the code associated with a state, e.g., 13 - Selangor where a bank is located.

Banker Details (Pop-up Window)	
City	City essentially refers to a large and permanent settlement distinguished from a town, that have a particular administrative, legal and historical status based on local law, e.g., Petaling Jaya. This refers to a code associated with a city, e.g., B01 - Petaling Jaya.
Postcode	This is the short sequences of numbers or letters at the end of addresses, which are used by post office as reference in the sorting of mail for distribution. It is also known as a zip code, or postal code. Therefore, this is the postal code of the respective bank or financial institution. It is dependent on the postal code format of the country or the bank or financial institution.
Telephone No.	This is the telephone number used to contact the respective bank, or financial institution.
Fax No.	This is the facsimile number of the respective bank, or financial institution.
Contact Person	This is the name of the representative of the bank, or financial institution, to be contacted for any enquiries.
Remarks	This is the comments made on a bank, or financial institution.
Parent Flag	This is an indicator whether the respective bank, or financial institution itself is a parent of another bank or financial institution. The available options, are as follows: • Yes • No
Parent Bank Code	This is the unique abbreviation code defined by respective bank, or financial institution for the ease in the identification of the other respective principal bank, or financial institution it has dealing with, e.g., MBBEMYKL - Malayan Banking Berhad, Kuala Lumpur. Note: This field will be enabled for data input, provided the 'Parent Flag' field is set to 'No'.
Account No. Size	This is the length of account number maintained, e.g. 8 or 12 digits for the respective bank or financial institution.
Abbreviation Bank Code	This is the unique abbreviation code defined for the respective bank, or financial institution for the ease in the identification of the other respective principal bank, or financial institution it has dealing with, e.g., MBB - Malayan Banking Berhad.

Banker Details (Pop-up Window)	
GIRO BIC	This is the bank identifier code used to specify the respective bank, or financial institution for money to be moved from one bank to another via the 'General Interbank Recurring Order' (GIRO) payment method.
RENTAS BIC	This is the bank identifier code used to specify the respective bank, or financial institution for money to be moved from one bank to another via the 'Real Time Electronics Transfer of Funds and Securities' (RENTAS) payment method.
FPX BIC	This is the bank identifier code used to specify the respective bank, or financial institution for money to be moved from one bank to another via the 'Financial Process Exchange' (FPX) payment method.
Created By	This is the User ID of the user who has created the bank or financial institution code.
Created On	This is the date that the bank or financial institution code has been created.
Updated By	This is the User ID of the user who has updated the bank or financial institution code.
Updated On	This is the date that the bank or financial institution code has been updated.

Nostro Bank Function - Introduction

The 'Nostro' and 'Vostro' words are Latin terms which refer to the accounting terms used to distinguish an account of a bank held in another bank for inward cheque clearing and remittance transactions purpose. 'Nostro' means 'ours', while 'Vostro' means 'yours' in English terms.

Speaking from the perspective of a bank, or financial institution that requires an agent bank for cheque clearing and remittance transactions purposes, a 'Nostro' account contains the money of a bank, or financial institution which is kept by another bank, or financial institution (the agent bank).

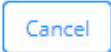
While from the perspective of an agent bank, a 'Vostro' account contains the money of another bank or financial institution which is kept in the bank, or financial institution (the agent bank). Thus, when an account is considered a 'Nostro' account from the perspective of a bank, or financial institution, it would be considered a 'Vostro' account from the perspective of an agent bank or financial institution.

As such this function basically allows user to define the relevant 'Nostro' banks or financial institutions for his bank or financial institution and its main details such as, the Nostro ID, current account number held in the agent bank, and the general ledger code to be used in the bank, or financial institution and other related information, e.g., corresponding address, transaction limits and charges or commissions.

In addition, this function also allows user to maintain the related Nostro Bank's GL account number, Cash GL account number, GL segment and Cheque GL in order to capture the related transactions' accounting entries, e.g., Front Desk transactions of the journal GL mode, cash mode and cheque mode.

Nostro Bank Function - Create Scenarios

Scenario 1: Create Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Nostro Bank function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will open up the Bank Nostro Details screen.
Step 5	Proceed to input values into all the relevant fields.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted.
	Note: Click once on the  button, to discard all changes made.

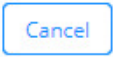
Nostro Bank Function - View Scenarios

Scenario 1: View Nostro Banks and Details

Details	
Step 1	From the Tree Menu, search for the Nostro Bank function, and then click once on it.
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available Nostro Bank records will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a Nostro bank record.
Step 4	The details of the selected Nostro bank, will be displayed on the Bank Nostro Details panel.

Nostro Bank Function - Update Scenarios

Scenario 1: Update Details of Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Nostro Bank function, and then click once on it.
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available Nostro Bank records will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a Nostro bank record.
Step 4	The details of the selected Nostro bank, will be displayed on the Bank Nostro Details panel.
Step 5	Proceed to overwrite the relevant field values at the Bank Nostro Details panel.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

NOSTRO Bank Function - Delete Scenarios

Scenario 1: Delete Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Nostro Bank function, and then click once on it.
Step 2	By default, system will open up the screen with unfiltered data. Note: • All the available Nostro Bank records will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a Nostro bank.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Nostro Bank Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Bank Nostro Maintenance (Panel)	
<Nostro Bank Search Criteria> (Sub-Panel)	
Nostro ID	This is the unique identification number of the respective Nostro Bank of the bank or financial institution.
Account No.	This is the reference number of the current account, that the bank or financial institution held in a Nostro bank (an agent bank).
Nostro Description	This is the description of the respective Nostro Bank of the bank or financial institution, e.g., Malayan Banking Berhad.
<Nostro Banks Listing> (Sub-Panel)	
Bank Code	This is the code of the respective Nostro Bank, e.g., e.g., MBB - Malayan Banking Berhad.

Bank Nostro Maintenance (Panel)	
Nostro ID	This is the unique identification number of the respective Nostro Bank of the bank or financial institution.
Nostro Description	This is the description of the respective Nostro Bank of the bank or financial institution, e.g., Malayan Banking Berhad.
Ccy	This is the code of the currency used in the respective Nostro Bank, e.g., MYR - Malaysian Ringgit.
Nostro Account No.	This is the reference number of the current account, that the bank or financial institution held in the Nostro bank (an agent bank).
Status	This is the status of the respective Nostro Bank. The options, are as follows:- • A - Active (<i>Nostro bank code will be made available for selection during transaction</i>) • I - Inactive (<i>Nostro bank code will not be available for selection during transaction</i>)

<Bank Nostro Details> (Panel)	
Bank Code	This is the code of the respective Nostro Bank, e.g., e.g., MBB - Malayan Banking Berhad.
Nostro ID	This is the unique identification number of the respective Nostro Bank of the bank or financial institution.
Ccy	This is the code and description of the currency used in the respective Nostro Bank, e.g., MYR - Malaysian Ringgit.
Nostro Description	This is the description of the respective Nostro Bank of the bank or financial institution, e.g., Malayan Banking Berhad.
Banking Concept	This is an indicator of the financial concept, e.g., C - Conventional, applicable to the transaction with the NOSTRO bank (agent bank).
Status	This is the status of the respective Nostro Bank. The options, are as follows:- • A - Active (<i>Nostro bank code will be made available for selection during transaction</i>) • I - Inactive (<i>Nostro bank code will not be available for selection during transaction</i>)

<Bank Nostro Details> (Panel)	
Account No.	This is the reference number of the current account, that the bank or financial institution held in a Nostro bank (an agent bank).
GL Segment Scheme	The main purpose of having the general ledger (GL) segments is to ensure that only a smaller number of GL accounts needs to be created in the chart of accounts of the General Ledger (GL) system, to associate with attributes of the respective GL account, such as currency, branch and cost centres. Thus, this is the applicable scheme of attributes for the related journal GL accounts to be associated with, for the related transactions' accounting entries to be captured. The available options are dependent on the schemes that can be pre-maintained at the GL Segment Scheme function.
GL Code	This is the journal GL account number to be used for a bank, or financial institution to capture the accounting entries of the inter-bank transactions with the respective Nostro bank. The available options, can be pre-maintained at the 'Journal GL' function.
Itemised GL	This is an indicator that the accounting entries of the transactions with the respective Nostro Bank, are to be itemised for general ledger records purpose. The available options, are as follows:- • Yes (<i>To itemise GL</i>) • No (<i>Not to itemise GL</i>)
For Cash	This is to indicate that the GL account number inputted at the GL Code field is a Cash GL account number for Cash mode transactions with the Nostro Bank. The available options, are as follows:- • Yes (<i>will be displayed as a clearing bank code during cash transaction</i>) • No (<i>will not be displayed as a clearing bank code during cash transaction</i>)

<Bank Nostro Details> (Panel)	
For TT	This is an indicator that the respective Nostro Bank allows user to perform Telegraphic Transfer (TT) transaction. The available options, are as follows:- • Yes (<i>will be displayed as a clearing bank code during TT transaction</i>) • No (<i>will not be displayed as a clearing bank code during TT transaction</i>)
For Demand Draft (DD)	This is an indicator that the respective Nostro Bank allows user to perform Demand Draft (DD) transaction. The available options, are as follows:- • Yes (<i>will be displayed as a clearing bank code during DD transaction</i>) • No (<i>will not be displayed as a clearing bank code during DD transaction</i>)
For Cheque	This is an indicator that the respective NOSTRO Bank (agent bank) allows Cheque (CHQ) transaction. The available options, are as follows:- • Yes (<i>will be displayed as a clearing bank code during Cheque transaction</i>) • No (<i>will not be displayed as a clearing bank code during Cheque transaction</i>)
Remarks	This is the additional details concerning the respective Nostro bank.

Branch Banker Function - Introduction

The 'NOSTRO' and 'VOSTRO' words are Latin terms which refer to the accounting terms used to distinguish an account of a bank held in another bank for settlements of trade, remittance and foreign exchange transactions.

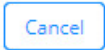
'NOSTRO' means 'ours', while 'VOSTRO' means 'yours' in English terms. Speaking from the perspective of a bank or financial institution that requires an agent bank for settlements of trade, remittance and foreign exchange transactions, a 'NOSTRO' account contains the money of that bank or financial institution which are kept in another bank or financial institution (the agent bank).

While from the perspective of an agent bank, a 'VOSTRO' account contains the money of another bank, or financial institution which is kept in the bank or financial institution (the agent bank). Thus, when an account is considered a 'NOSTRO' account from the perspective of a bank or financial institution, it would be considered a 'VOSTRO' account from the perspective of an agent bank or financial institution.

This function allows user to define the Nostro banks that can be used in the respective branch of the bank or financial institution in the SYNERGi System.

Branch Banker Function - Create Scenarios

Scenario 1: Create Branch's Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Branch Banker function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Click once on the  button.
Step 4	System will display the Branch Nostro Bank Details window.
Step 5	Proceed to input values into all the relevant fields displayed at the Branch Nostro Bank Details pop-up window.
Step 6	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

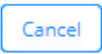
Branch Banker Function - View Scenarios

Scenario 1: View Details of Branch's Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Branch Banker function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available records of Nostro bank by different branches of the bank or financial institution will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a branch's Nostro bank.
Step 4	System will display the details of the selected branch's Nostro bank, at the Branch Nostro Bank Details pop-up window.

Branch Banker Function - Update Scenarios

Scenario 1: Update Details of Branch's Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Branch Banker function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available records of Nostro bank by different branches of the bank or financial institution will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a branch's Nostro bank.
Step 4	System will display the details of the selected branch's Nostro bank, at the Branch Nostro Bank Details pop-up window.
Step 5	Proceed to overwrite the value of the respective fields at the Branch Nostro Bank Details pop-up window.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Branch Banker Function - Delete Scenarios

Scenario 1: Delete Branch's Nostro Bank

Details	
Step 1	From the Tree Menu, search for the Branch Banker function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available records of Nostro bank by different branches of the bank or financial institution will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a branch's Nostro bank.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Branch Banker Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Branch Nostro Bank List (Panel)	
<Branch Nostro Bank Search> (Sub-Panel)	
Branch	This is the name of the respective branch of the bank or financial institution in the system.
Ccy	This is the code of the currency that is used in a branch to transact with a Nostro Bank.
<Branch Nostro Bank Listing> (Panel)	
Branch	This is the name of the respective branch of the bank or financial institution in the system.

Branch Nostro Bank List (Panel)	
Nostro ID	This is the unique identification number of the respective Nostro bank to be, or being tagged to a certain branch of the bank or financial institution as filter for selection during transaction.
Ccy	This is the code and description of the currency that is to be used for the remittance of money to or from the agent, or Nostro bank.
Bank Code	This is the code and description of the respective agent or Nostro bank.
Default	This is to indicate the Nostro bank that is to be used as the branch's default Nostro bank of a currency. Checked check box indicates, that a Nostro bank is the default branch's Nostro bank to be used. Unchecked check box indicates, otherwise.

Branch Nostro Bank Details (Pop-Up Window)	
Branch	This is the name of the respective branch of the bank or financial institution in the system.
Nostro ID	This is the unique identification number of the respective Nostro bank to be, or being tagged to a certain branch of the bank or financial institution as filter for selection during transaction.
Ccy	This is the code and description of the currency that is to be used for the remittance of money to or from the agent, or Nostro bank.
Bank Code	This is the code and description of the respective agent or Nostro bank.
Default	This is to indicate the Nostro bank that is to be used as the branch's default Nostro bank of a currency. The available options, are as follows:- • Yes (<i>indicates that a Nostro bank is the default branch's Nostro bank</i>) • No (<i>indicates that a Nostro bank is not the default branch's Nostro bank</i>)
Banker Cheque Book Type	This is the type of cheque books to be used for, or requested from the respective agent or Nostro bank.

Branch Function - Introduction

One of the main prerequisites in starting the operations of a bank or financial institution is the need to maintain its branches' profiles. Branches must be set-up before any banking operations and transactions can be performed in the system. This function allows user to create the respective branches for a bank or financial institution to use SYNERGi system.

There are 5 levels or categories of branches that user can define for his bank or financial institution during branch set-up and they are as follows:-

- Level 1 : Data Centre (*usually for administrator to access and perform the batch processing*)
- Level 2 : Head Office (*usually for operations monitoring purpose*)
- Level 3 : Regional Office (*usually for the monitoring of a few branches under a region*)
- Level 4 : Normal Branch (*usually for operational branch with possibly multiple mini branches*)
- Level 5 : Mini Branches (*usually to service 'Normal Branch' transactions but have no accounting entries and no own account numbers*)

Note: The number of branches that can be created for a bank or financial institution are dependent on the types of system licensing to be implemented.

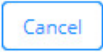
Branch Function - View Scenarios

Scenario 1: View Branch Details

Details	
Step 1	From the Tree Menu, search for the Branch function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available branch records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over the  icon of a branch record.
Step 4	System will display the existing data at the Branch Details screen.

Branch Function - Update Scenarios

Scenario 1: Update Branch Details

Details	
<i>Note: The branch codes are usually pre-maintained in system during implementation stage, depending on the type of license purchased by the respective bank relating to SYNERGi system. User just needs to input or update the details of the respective branch.</i>	
Step 1	From the Tree Menu, search for the Branch function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available branch records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a branch record.
Step 4	System will display the existing data at the Branch Details screen.
Step 5	Proceed to overwrite the value of the respective enabled fields at the Branch Details screen.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Branch Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Branch Maintenance (Panel)	
<Branch Maintenance Search Criteria> (Sub-Panel)	
Branch Code	This is the unique code number of an existing branch.

Branch Maintenance (Panel)	
Branch Level	This is the branch level of respective branch. The available options, are as follows:- • D - Data Centre <i>(for administrator to access and perform the batch processing)</i> • H - Head Office <i>(for operations monitoring operations)</i> • R - Regional Office <i>(for monitoring of a few branches under a region)</i> • B - Branch <i>(for operational branch with possibly multiple mini branches)</i>
Branch Name	This is the name of the branch associated with a branch code.
Manager Name	This is the name of the respective branch manager.
Region Code	This is the code associated with the specific district or territory, in which the respective branch is located, e.g., 02 - Pacific Region or 03 - West Region.
<Branch Maintenance Listing> (Sub-Panel)	
Branch	This is the unique code number of an existing branch.
Branch Name	This is the name of the branch associated with a branch code.
Branch Level	This is the branch level of respective branch. The possible options, are as follows:- • D - Data Centre <i>(for administrator to access and perform the batch processing)</i> • H - Head Office <i>(for operations monitoring operations)</i> • R - Regional Office <i>(for monitoring of a few branches under a region)</i> • B - Branch <i>(for operational branch with possibly multiple mini branches)</i>
Manager Name	This is the name of the respective branch manager.
Branch Region	This is the code associated with the specific district or territory, in which the respective branch is located, e.g., 02 - Pacific Region or 03 - West Region.



- This panel will be displayed, when the function screen has opened.
- The purposes of this panel, are as follows:-
 - To view the list of branches maintained in system.
 - Access point to view the details of each selected branch.

Branch Details (Panel)	
Branch	This is the unique code number of an existing branch.
Branch Name	This is the name of the branch associated with a branch code.
Branch Level	This is the branch level of respective branch. The available options, are as follows:- • D - Data Centre (<i>for administrator to access and perform the batch processing</i>) • H - Head Office (<i>for operations monitoring operations</i>) • R - Regional Office (<i>for monitoring of a few branches under a region</i>) • B - Branch (<i>for operational branch with possibly multiple mini branches</i>)
Branch Type	This is the classification of a branch, e.g., 01 - Normal Branch or 02 - Head Office.
Manager Name	This is the name of the respective branch manager.
Phone No.	This is the branch's contact numbers.
Branch Region	This is the code associated with the specific district or territory in which a branch is located, e.g., PAC - Pacific Region or WES - West Region.
Region District	This is the name of a specific district or territory defined by a bank or financial institution.
Address 1	This is the 1st line of the corresponding address of a bank, or financial institution.
Address 2	This is the 2nd line of the corresponding address of a bank, or financial institution.
Address 3	This is the 3rd line of the corresponding address of a bank, or financial institution.
Address 4	This is the 4th line of the corresponding address of a bank, or financial institution.
Address 5	This is the 5th line of the corresponding address of a bank, or financial institution.

Branch Details (Panel)	
Country	This is the country where a bank, or financial institution is located, e.g., MY - Malaysia.
State	A state refers to a tract of land containing a territory of an independent constitution in a country. Therefore, the value in this field refers to the code associated with a state, e.g., 13 - Selangor where a bank is located.
City	City essentially refers to a large and permanent settlement distinguished from a town, that have a particular administrative, legal and historical status based on local law, e.g., Petaling Jaya. This refers to a code associated with a city, e.g., B01 - Petaling Jaya.
District	A district is a sub-division of a city, e.g., District of Petaling.
Postcode	This is the short sequences of numbers and/ or letters at the end of addresses, which are used by post office as reference in the sorting of mail for distribution. It is also known as a zip code, or postal code. Therefore, this refers to the postal code of the banker. It depends on the postal code format of the banker's country.
Time Zone	A time zone refers to a region that observes a uniform standard time for legal, commercial, and social purposes. The data in this field refers to the Greenwich Mean Time (GMT) time zones in which the branch is located, e.g., KL - GMT + 8.00.
Banking Concept	This is the banking concept applied in the branch, e.g., C - Conventional.
Central Bank Assigned Branch Code	This is the branch number provided by Central Bank for cheque clearing purpose.
Branch Abbreviation Code	This is the abbreviated code number of a branch.
Locale	This is a parameter that defines user's language that user wants to see in their user interface screen, e.g., system application function.
FIS	This is the financial institution or company number provided by the Financial Information Services Sdn Bhd (FIS).



- This panel will be displayed, after user has clicked once on the  icon of a branch record.
- The purpose of this panel is to allow user to maintain or overwrite the details of each selected branch record.

Holiday Function - Introduction

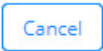
This function basically allows user to set up the holidays affecting the financial transactions of a bank or financial institution in the system.

System allows user to set up holidays by the country level or by the respective state.

Note: Weekend non-working days are pre-set internally in system based on arrangement made during system implementation stage.

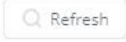
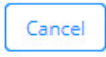
Holiday Function - Create Scenarios

Scenario 1: Create Country Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  button.
Step 4	System will display the Holiday Editor window.
Step 5	Proceed to input values into all relevant fields at the Holiday Editor pop-up window.
Step 6	Then, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

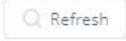
Scenario 2: Create State Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the State Holiday section. Note: • All the available state holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 4	Thereafter, click once on the  button.
Step 5	System will display the Holiday Editor window.
Step 6	Proceed to input values into all relevant fields at the Holiday Editor pop-up window.
Step 7	Then, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Holiday Function - View Scenarios

Scenario 1: View Existing Country Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.

Details	
Step 3	Click once on the  icon, of a country holiday record.
Step 4	System will display the details of the selected country holiday record, at the Holiday Editor pop-up window.

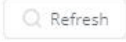
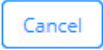
Scenario 2: View Existing State Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the State Holiday section. Note: • All the available state holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 4	Click once on the  icon of a state holiday record.
Step 5	System will display the details of the selected state holiday record, at the Holiday Editor pop-up window.

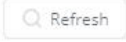
Holiday Function - Update Scenarios

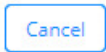
Scenario 1: Update Existing Country Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon, of a country holiday record.
Step 4	System will display the details of the selected country holiday record, at the Holiday Editor pop-up window.
Step 5	Proceed to overwrite the relevant field values.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Scenario 2: Update Existing State Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the State Holiday section. Note: • All the available state holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 4	Click once on the  icon of a state holiday record.
Step 5	System will display the details of the selected state holiday record, at the Holiday Editor pop-up window.

Details	
Step 6	Proceed to overwrite the relevant field values.
Step 7	Click once on the  button. Upon confirmation on data saving, system will capture and save the data updated. Note: Click once on the  button, to discard all changes made.

Holiday Function - Delete Scenarios

Scenario 1: Delete Existing Country Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a country holiday record.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with the data deletion. Note: Click once on the  button, to discard all changes made.

Scenario 2: Delete Existing State Holiday

Details	
Step 1	From the Tree Menu, search for the Holiday function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data, at the Country Holiday section. Note: • All the available country holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.

Details	
Step 3	Click once on the State Holiday section. Note: • All the available state holidays will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 4	Click once on the  icon of a state holiday record.
Step 5	System will prompt a delete confirmation message. Click once on the  button to proceed with the data deletion. Note: Click once on the  button, to discard all changes made.

Holiday Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Holiday Maintenance (Panel)	
<Country Holiday Search> (Section)	
Country	This refers to the applicable code and name of a country for a country holiday, e.g., MY - Malaysia. This is a search criteria data input field. Note: Country codes are user definable via the Country and State function.
Year	This refers to the applicable year of a holiday. This is a search criteria data input field.
<Country Holidays Listing> (Panel)	
Country	This refers to the applicable code and name of a country for a country holiday, e.g., MY - Malaysia.

Holiday Maintenance (Panel)

Month	This refers to the month in a year of the holiday. The possible months that can be displayed are as follows:- • January • February • March • April • May • June • July • August • September • October • November • December
Day	This refers to the day in the month of a holiday, e.g. 1 to 31 days in the month.
Year	This refers to the applicable year of a holiday.
Description	This refers to the description of a holiday, e.g., Labour Day or Independence Day.

Holiday Editor (Pop-Up Window)

Country Code	This refers to the applicable code and name of a country for a country holiday, e.g., MY - Malaysia. Note: • Country codes are user definable via the Country and State function. • Presently, since the only option allowed is the home country of the bank or financial institution, and the value of this field is automatically selected, and disabled.

Holiday Editor (Pop-Up Window)	
Month	This refers to the month in a year of the holiday. The possible months that can be selected are as follows:- • January • February • March • April • May • June • July • August • September • October • November • December
Day	This refers to the day in the month of a holiday, e.g. 1 to 31 days in the month.
Year	This refers to the applicable year of a holiday. Note: Input '0' value means that a particular country holiday falls on the same date every year.
Description	This refers to the description of a holiday, e.g., Labour Day or Independence Day.

State Holiday (Section)	
<State Holiday Search> (Panel)	
State	This refers to the applicable code and name of a state for a state holiday, e.g., 13 - Selangor. This is a search criteria data input field. Note: A country's state codes are user definable via the Country and State function.
Year	This refers to the applicable year of a holiday. This is a search criteria data input field.

State Holiday (Section)	
<State Holidays Listing> (Panel)	
State	This refers to the applicable code and name of a state for a state holiday, e.g., 13 - Selangor.
Month	This refers to the month in a year of the holiday. The possible months that can be displayed are as follows:- • January • February • March • April • May • June • July • August • September • October • November • December
Day	This refers to the day in the month of a holiday, e.g. 1 to 31 days in the month.
Year	This refers to the applicable year of a holiday.
Description	This refers to the description of a holiday, e.g., Labour Day or Independence Day.

Holiday Editor (Pop-Up Window)	
State Code	This refers to the applicable code and name of a state for a state holiday, e.g., 13 - Selangor. Note: A country's state codes are user definable via the Country and State function.

Holiday Editor (Pop-Up Window)	
Month	This refers to the month in a year of the holiday. The possible months that can be selected are as follows:- • January • February • March • April • May • June • July • August • September • October • November • December
Day	This refers to the day in the month of a holiday, e.g. 1 to 31 days in the month.
Year	This refers to the applicable year of a holiday. Note: Input '0' value means that a particular state holiday falls on the same date every year.
Description	This refers to the description of a holiday, e.g., Federal Territory Day.

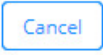
Country State Function - Introduction

A country refers to a nation with its own government occupying a particular territory, e.g., MY - Malaysia. In Synergi System, country codes are required to be created and used for several purposes, such as to differentiate different country's base currency, the country location of a bank branch, and the country location of a customer's postal address.

As such, the country code maintenance function allows users to maintain details of countries in which a bank or financial organisation has business dealings, including the related states, to be used in system.

Country and State Function - Create Scenarios

Scenario 1: Create Country Code with Related State Codes

Details	
Step 1	From the Tree Menu, search for the Country and State function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Proceed to click once on the  button.
Step 4	Proceed to input values into all the relevant fields and columns displayed on the Country Detail panel. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display the 'State Details' window for data input, and then to confirm by clicking once on the  button, to populate the data of the new record. • Click once on the  icon of a record, to remove it. • Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
Step 5	Lastly, Click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

Country and State Function - View Scenarios

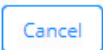
Scenario 1: View Country and State Code Details

Details	
Step 1	From the Tree Menu, search for the Country and State function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the country codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a record at the Country Codes Listing panel.
Step 4	System will display details of the selected country code, including the related state codes.
Step 5	Click once on the  icon of a record at the State Codes Listing panel, if any.
Step 6	System will display the details of the selected state code at the State Details pop up window.

Country and State Function - Update Scenarios

Scenario 1: Update Details of Country Code Including State Codes

Details	
Step 1	From the Tree Menu, search for the Country and State function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the country codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a record at the Country Codes Listing panel.
Step 4	System will display details of the selected country code, including the related state codes.

Details	
Step 5	Proceed to overwrite the relevant field values at the 'Country Details' panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display a related window for data input of a certain record, and to confirm to populate the data of the record. • Click once on the  icon of a record, to remove it. • Click once on the  icon, for system to display the 'State Details' pop-up window, then proceed to overwrite the relevant field values and then click once on the  button.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data updated. Note: Click once on the  button, to discard all updates made.

Country and State Maintenance Function - Delete Scenarios

Scenario 1: Delete Country Code

Details	
Step 1	From the Tree Menu, search for the Country and State function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the country codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a country code.

Details	
Step 4	System will prompt a delete confirmation message. Click once on the  button and system will proceed to delete the record from the system. Note: Click once on the  button, to discard all changes made.

Country and State Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Country Search> (Panel)	
Country Code	This is the code associated with a country, e.g., MY - Malaysia.
Country Name	This is the description of a country code, e.g., Malaysia.
<Country Codes Listing> (Panel)	
Country Code	This is the code associated with a country, e.g., MY - Malaysia.
Country Name	This is the description of a country code, e.g., Malaysia.
Base Ccy	This is the currency code used in a country, e.g., MYR - Malaysian Ringgit.



- This panel will be displayed, when the screen has opened.
- The purposes of this panel, are as follows:-
 - To view the list of country codes, created.
 - Access point to maintain the details of each selected country code.

Country Details (Panel)	
Country Code	This is the unique code associated with a country, e.g., MY - Malaysia.
Country Name	This is the description or name of a country code, e.g., Malaysia.
Country Ccy	This is the currency code used in a country, e.g., MYR - Malaysian Ringgit.
Base Ccy	This is the domestic currency of a country to be used to report the profits and losses in a bank or a financial organisation in that country, e.g., MYR - Malaysian Ringgit.

Country Details (Panel)	
2nd Base Ccy	This is the second domestic currency of a country to be used to report the profits and losses in a bank or a financial organisation in that country, e.g., USD - US Dollar. Note: Second base currency is only applicable and used in certain countries.
Blacklisted	A country may be blacklisted for business dealing in a bank or a financial institution. This refers to an indicator whether a country is to be blacklisted. The available options, are as follows:- • Y - Yes (<i>Blacklisted</i>) • N - No (<i>Not Blacklisted</i>)
<State Codes Listing> (Panel)	
State Code	A state refers to a tract of land containing a territory of an independent constitution in a country. This refers to the code associated with the respective state in a country, e.g., SEL - Selangor.
State Name	This is the description of a state code, e.g., Selangor.



- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button.
 - After user has clicked once on the  icon of a country code.
- The purposes of this panel, are as follows:-
 - To view the details of each selected country code.
 - Access point to add state code to each selected country code.

State Details (Pop-up Window)	
State Code	A state refers to a tract of land containing a territory of an independent constitution in a country. This refers to the code associated with the respective state in a country, e.g., SEL - Selangor.
State Name	This is the description of a state code, e.g., Selangor.



- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button at the 'Country Details' panel.
 - After user has clicked once on the  icon of a state code.
- The purposes of this panel, are as follows:-
 - To view the details of each selected state code.
 - To maintain the details of each selected state code.

Operation Admin - General Admin

Common Code Function - Introduction

Very often in a system, there are various list of values that can be maintained by user for selection and use throughout the system.

Some examples of these codes are as follows:-

Example 1:	
Codes Category	DEPT - Department
Codes (List of Values)	• CDPRC - Credit Processing • CRADM - Credit Administration • FINAN - Finance • MKRTG - Marketing
Use at the Staff Profile Maintenance function	

Example 2:	
Codes Category	BRNTYP - Branch Type
Codes (List of Values)	• L1 - Large Branch 1 (A) • L2 - Large Branch 2 (B) • M1 - Medium Branch (A) • M2 - Medim Branch (B) • S1 - Small Branch (A) • S2 - Small Branch (B)
Use at the Branch Maintenance function	

This function simply allows user (the system administrator), to maintain codes according to the system predefined categories of codes.

The categories of codes that can be maintained in this function are required for use functions across the system.

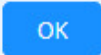
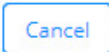
Common Code Function - View Scenarios

Scenario 1: View Categories of Codes and Details

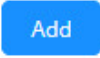
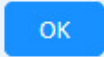
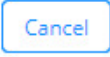
Details	
Step 1	From the Tree Menu, search for the Common Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available codes' categories will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Click once on the  icon of a category of codes.
Step 4	System will display the details of the selected category of codes.

Common Code Function - Update Scenarios

Scenario 1: Update Existing Code Description

Details	
Step 1	From the Tree Menu, search for the Common Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available codes' categories will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Click once on the  icon of a category of codes.
Step 4	System will display the details of the selected category of codes.
Step 5	Proceed to overwrite the 'Description' column value, and the click once on the  button.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data updated. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all changes made.

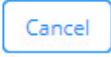
Scenario 2: Add Codes to a Category of Codes

Details	
Step 1	From the Tree Menu, search for the Common Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available codes' categories will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.
Step 3	Click once on the  icon of a category of codes.
Step 4	System will display the details of the selected category of codes.
Step 5	Then, click once on the  button.
Step 6	System will display the Code Details pop-up window.
Step 7	Proceed to input value into each of the fields at the Code Details pop-up window, and then, click once on the  button. Note: Repeat Step 5 to 7 until all the required codes have been added into a category, before proceeding to Step 8.
Step 8	Click once on the  button. Upon confirmation on data saving, system will capture and save all data updated. Note: Click once on the  button, to discard the changes made.

Common Code Function - Delete Scenarios

Scenario 1: Delete Codes from a Category

Details	
Step 1	From the Tree Menu, search for the Common Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available codes' categories will be listed. • User needs to either go through the entire list or to narrow down the list using the available search criteria.

Details	
Step 3	Click once on the  icon of a category of codes. Note: Repeat Step 3 until all the required codes have been removed from a category, before proceeding to Step 4.
Step 4	Click once on the  button. Upon confirmation on data saving, system will save the latest data. Otherwise, changes will not be saved. Note: Click once on the  button, to discard all changes made.

Common Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Code Category List (Panel)	
<Code Category List> (Search Panel)	
Code Category	This is the abbreviation code of a category list of values that can be maintained, e.g., DEPT.
Code Description	This is the name of the respective category a list of values, e.g., Department.
<Code Category List> (Sub-Panel)	
Code Category	This is the abbreviation code of a category list of values that can be maintained, e.g., DEPT.
Description	This is the name of the respective category a list of values, e.g., Department.
Code Maintenance Details (Panel)	
Code Category	This is the abbreviation code of a category list of values that can be maintained, e.g., DEPT.
Description	This is the name of the respective category a list of values, e.g., Department.
Code Maintenance Details (Sub-Panel)	
Code	This is the abbreviation code of a value that has been maintained for a selected category of codes.
Description	This is the name or brief description of a value that has been maintained for a selected category of codes.
Create On	This is the date the codes' category has been created in the system.

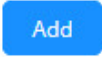
Code Maintenance Details (Panel)

Create By	This is the User ID of the user who has created the code for the selected codes' category.
Update On	This is the date the code for the selected codes' category has been updated in the system.
Update By	This is the User ID of user who has updated the list of codes for the selected codes' category.

Code Details (Pop-Up Window)

Code	This is the abbreviation code of a value that has been maintained for a selected category of codes.
Description	This is the name or brief description of a value that has been maintained for a selected category of codes.



- This **Code Details** window will pop up, once user has clicked once on the  button or  button on the **Code Maintenance Details** panel.
- The **Code Details** pop-up window allows users to :-
 - Create new code and description (*for new record*)
 - Overwrite the description of a code value (*for existing record*)

System Parameter Function - Introduction

There are many parameters that can be set at different levels in the system, to control different things, at the preference of the respective bank or financial institution.

The available levels of parameters in this system, are as follows:-

- Branch (e.g., parameters that control cheque inventory by branch level, between Head Office and Branches)
- System Module (e.g., parameters that control by module level, like the User ID and Password Settings under the KERN module)
- Product (e.g., parameters that control respective product, like the pricing rate, due date pattern, and the non-performing loan handling under the CR module's products)

The available levels of parameters in this system, are dependent on the applicable system design and business requirements covered by the purchased system licence, which are agreed upon during system implementation.

As such, this function basically allows the user (system administrator) to maintain the parameter settings at system module level.

System Parameter Function - View Scenarios

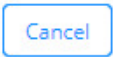
Scenario 1: View Parameters and Values

Details	
Step 1	From the Tree Menu, search for the System Parameter function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available parameters will be listed. • User needs to either go through the entire list or narrow down the list by inputting the relevant search criteria, and then, click once on the  button.

System Parameter Function - Update Scenarios

Scenario 1: Maintain Parameter Values

Details	
Step 1	From the Tree Menu, search for the System Parameter function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available parameters will be listed. • User needs to either go through the entire list or narrow down the list by inputting the relevant search criteria, and then, click once on the  button.
Step 3	Mouse over the 'Value' column of each relevant parameter, and input, or overwrite the related value.
Step 4	Lastly, click once on the  button to save all data. Upon confirmation to proceed with data saving, system will capture and save data inputted into the system. Note: Click once on the  button, to discard all changes made.

System Parameter Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<System Parameters Search> (Panel)	
Module	This is area in system that the respective parameter is to be applied, e.g., AP - Credit Application and KERN - Kernel.
<System Parameters List> (Panel)	
Module	This is area in system that the respective parameter is to be applied, e.g., AP - Credit Application and KERN - Kernel.
Parameter	This is the code associated with the respective parameter that control a certain feature in system by the module implemented in system, e.g., USRID_MIN.
Description	This is the brief details of the respective parameter that control a certain feature in system by the module implemented in system, e.g., The minimum length of the User ID.
Value	This is the value of the respective parameter that control a certain feature in system by the module implemented in system, e.g., 3, which means the minimum length of each User ID is 3 characters.

Mini Chart of Accounts Function - Introduction

A chart of accounts basically refers to an index of financial accounts, that has been maintained for use, usually by the accountants of the respective bank, or financial institution for bookkeeping the transactions performed in its general ledger (GL).

Therefore, prior to any banking transactions in the respective bank or financial institution, the relevant chart of accounts, must be set up.

We refer this function as 'Mini' chart of accounts, because all the GL codes maintained in this function is a subset list of GL codes or accounts of the 'Master' chart of accounts at the General Ledger (GL) system or module, which can be residing within the same banking system, or residing in another banking system.

This 'Mini' chart of accounts basically defined the list of GL codes that will be required to raise the accounting entries for the related banking transactions in the system.

In view of the above, this function simply allows user to maintain a 'subset' of the 'Master' chart of accounts, which will be relevant for use as the GL codes list for selection, during the GL setup for transactions in system.

Some functions that will be using the GL codes maintained in this function, are as follows:-

- GL Set (Product) Maintenance
- GL Set (General) Maintenance
- Journal GL

Mini Chart of Accounts Function - Create Scenarios

Scenario 1: Create GL Code

Details	
Step 1	From the Tree Menu, search for the Mini Chart of Accounts function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Mini Chart of Accounts Details pop-up window.

Details	
Step 5	Proceed to input value into the relevant fields at the Mini Chart of Accounts Details pop-up window, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

Mini Chart of Accounts Function - View Scenarios

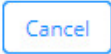
Scenario 1: View GL Codes and Details

Details	
Step 1	From the Tree Menu, search for the Mini Chart of Accounts function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the GL codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a GL code record.
Step 4	System will display the details of the selected GL code, at the Mini Chart of Accounts Details pop-up window.

Mini Chart of Accounts Function - Update Scenarios

Scenario 1: Update GL Code

Details	
Step 1	From the Tree Menu, search for the Mini Chart of Accounts function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the GL codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a GL code record.
Step 4	System will display the details of the selected GL code, at the Mini Chart of Accounts Details pop-up window.
Step 5	Proceed to overwrite value into the relevant fields at the Mini Chart of Accounts Details pop-up window, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over a radio button option of a field, and then click once on it, to select.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, do not discard all changes made.

Mini Chart of Accounts Function - Delete Scenarios

Scenario 1: Delete GL Code

Details	
Step 1	From the Tree Menu, search for the Mini Chart of Accounts function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the GL codes will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a GL code.
Step 4	System will prompt a confirmation message to delete the selected GL Code record.

Details	
Step 5	Click once on the  button and system will proceed to delete the record from system. Note: Click once on the  button, do not proceed with a record deletion.

Mini Chart of Accounts Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Mini Chart of Accounts Search> (Panel)	
GL Code	This is the code or account number associated with the respective general ledger (GL), e.g., 100104 and 110001.
Description	This is the name of the respective GL code, e.g., Interest Income or Interest Receivable.
<GL Codes Listing> (Sub-Panel)	
Banking Concept	This is the banking concept of the bank or financial institution that is being applied to the respective GL code. Presently, only the 'C - Conventional' option is available. Note: The available options are dependent on the arrangement made during the system implementation stage.
Category	This is the related code of the system's group of the general ledger (GL) accounts. The options that can be displayed, are as follows:- • BRHQ - Branch HQ • CSHBK - Cash and Bank • OTH – Others • PROD – Product
Ccy	This is the currency applied to the respective GL code, e.g., MYR, USD or SGD. Note: The available options that can be selected for this field are dependent on transaction currencies allowed in the system.

<Mini Chart of Accounts Search> (Panel)

GL Code	This is the code or account number associated with the respective general ledger (GL), e.g., 100104 and 110001.
Description	This is the name of the respective GL code, e.g., Interest Income or Interest Receivable.
Status	This is the status of the respective GL code. The options that can be displayed, are as follows:- • Active (<i>Will be available for selection during related GL set up</i>) • Inactive (<i>Will not be available for selection during related GL set up</i>)



- This panel will be displayed, when the screen has opened.
- The purposes of this panel, are as follows:-
 - Access point to maintain general ledger (GL) codes for the 'Mini' chart of accounts.
 - View the list of GL codes created, earlier.
 - Access point to delete no longer required GL codes.

Mini Chart of Accounts Details (Pop-Up Window)

GL Code	This is the code or account number associated with the respective general ledger (GL), e.g., 100104 and 110001.
Description	This is the name of the respective GL code, e.g., Interest Income or Interest Receivable.
COA Type	This is the group code of the respective GL code or account to be associated with in the chart of accounts in system. The available options, are as follows:- • A - B/S and P/L • B - Balance Sheet • C - Off Balance Sheet • P - Profit & Loss

Mini Chart of Accounts Details (Pop-Up Window)	
Banking Concept	This is the banking concept of the bank or financial institution that is being applied to the respective GL code. Presently, only the 'C - Conventional' option is available. Note: The available options are dependent on the arrangement made during the system implementation stage.
Itemize	This is an indicator that the accounting entries raised relating to the GL code is to be itemised, instead of as a summarised total, for display at the related accounting reports. The available options, are as follows:- • Yes (<i>Accounting entries related to the GL code is to be itemised</i>) • No (<i>Accounting entries related to the GL code will be summaries</i>)
Category	This is the code of the system's group of the general ledger (GL) accounts that has been or is being maintained. The available options, are as follows:- • BRHQ - Branch HQ • CSHBK - Cash and Bank • OTH – Others • PROD – Product
Status	This is the status of the respective GL code. The options that can be displayed, are as follows:- • Active (<i>Will be available for selection during related GL set up</i>) • Inactive (<i>Will not be available for selection during related GL set up</i>)
Ccy	This is the currency to be applied for the respective GL code, e.g., MYR, USD or SGD. Note: The available options that can be selected for this field are dependent on transaction currencies allowed in the system.
Created On	This is the date that the respective GL code has been created for the 'Mini' chart of accounts.

Mini Chart of Accounts Details (Pop-Up Window)

Created By	This is the User ID of the user who has created the respective GL code for the 'Mini' chart of accounts.
Updated On	This is the date that the respective GL code has been updated for the 'Mini' chart of accounts.
Updated By	This is the User ID of the user who has made changes in the respective GL code for the 'Mini' chart of accounts.



- This window will be displayed in the following manners:-
 - After clicking once on the  button.
 - Clicking once on the  icon of a GL code.
- The purposes of this window, are as follows:-
 - To input details for new GL codes.
 - To overwrite certain settings for existing GL codes.

Journal GL Function - Introduction

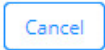
This function basically allows users to maintain journal general ledger (GL) accounts for use across the available modules in the system.

Journal GL is a GL for non-cash related transactions for the bank or financial institution, which can be defined by banking concept and currencies.

For an example, if user wishes to account for legal fees charged by solicitors, a different journal GL account can be created for each solicitor firm.

Journal GL Function - Create Scenarios

Scenario 1: Create Journal GL

Details	
Step 1	From the Tree Menu, search for the Journal GL function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available journal general ledgers (GLs) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Journal GL Details window.
Step 5	Proceed to input values into all relevant fields at the Journal GL Details pop-up window.
Step 6	Click once on the  button to save all data. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all changes made.

Journal GL Function - View Scenarios

Scenario 1: View Journal GL Code and Details

Details	
Step 1	From the Tree Menu, search for the Journal GL function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available journal general ledgers (GLs) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a GL code record.
Step 4	System will display the details of the selected journal GL, at the Journal GL Details pop-up window.

Journal GL Function - Delete Scenarios

Scenario 1: Delete Journal GL Code

Details	
Step 1	From the Tree Menu, search for the Journal GL function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available journal general ledgers (GLs) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon, of a journal GL.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Journal GL Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Journal GL Search> (Panel)	
Banking Concept	This is the banking concept of the respective GL Code, e.g., C - Conventional.
Ccy	This is the currency code of the respective GL Code, e.g., MYR - Malaysian Ringgit.
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.
<GL Codes Listing> (Panel)	
Banking Concept	This is the banking concept of the respective GL Code, e.g., C - Conventional.
Ccy	This is the currency code of the respective GL Codes, e.g., MYR - Malaysian Ringgit.
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.
Journal GL Details (Pop-Up Window)	
Ccy	This is the currency code of the respective GL Codes, e.g., MYR - Malaysian Ringgit.
Banking Concept	This is the banking concept of the respective GL Code, e.g., C - Conventional.
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.

Transaction GL Maintenance Function - Introduction

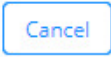
General Ledger (GL) is essentially a set of numbered accounts used to track the financial transactions, and to prepare related financial reports in the bank or financial institution.

Journal GL is a GL for non-cash related transactions of the bank or financial institution.

This function simply allows users to maintain the journal GL codes by each available transaction code. This will ease the user during the selection for the relevant journal GL code at the respective journal transaction screen in system.

Transaction GL Maintenance Function - Create Scenarios

Scenario 1: Create a Transaction Journal GL Code

Details	
Step 1	From the Tree Menu, search for the Transaction GL Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will display the Transaction GL Maintenance Details window.
Step 5	Proceed to input value into all the relevant fields at the Transaction GL Maintenance Details pop-up window.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

Transaction GL Maintenance Function - View Scenarios

Scenario 1: View Transaction Journal GL Codes and Details

Details	
Step 1	From the Tree Menu, search for the Transaction GL Maintenance function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available transaction journal GL codes, will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then, click once on the  button.
Step 3	Mouse over the  icon of a transaction journal GL code record.
Step 4	The details of the selected transaction journal GL code record, will be displayed at the Transaction GL Maintenance Details window.

Transaction GL Maintenance Function - Delete Scenarios

Scenario 1: Delete a Transaction Journal GL Code

Details	
Step 1	From the Tree Menu, search for the Transaction GL Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available transaction journal GL codes, will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then, click once on the  button.
Step 3	Click once on the  icon of a journal transaction GL code.
Step 4	System will prompt a delete confirmation message. Proceed to click once on the  button and system will proceed to delete the record from system. Note: Click once on the  button, not to proceed with the record deletion.

Transaction GL Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<GL Code Search> (Panel)	
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.
Module Code	This is the area in system that the respective transaction journal GL code is to be applied, e.g., LN - Financing.
User Transaction Code	This is the unique code of the respective available transaction in system, e.g., 01000 - Repayment.
<GL Codes Listing> (Panel)	
Module Code	This is the area in system that the respective transaction journal GL code is to be applied, e.g., LN - Financing.
User Transaction Code	This is the unique code of the respective available transaction in system, e.g., 01000 - Repayment.
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.
Ccy	This is the currency code of the respective GL Codes, e.g., MYR - Malaysian Ringgit.
Banking Concept	This is an indicator whether the respective GL account (GL code) follows a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.

Transaction GL Maintenance Details (Pop-up Window)	
Module Code	This is the area in system that the respective transaction journal GL code is to be applied, e.g., LN - Financing.
Banking Concept	This is an indicator whether the respective GL account (GL code) follows a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
User Transaction Code	This is the unique code of the respective available transaction in system, e.g., 01000 - Repayment.
Ccy	This is the currency code of the respective GL Codes, e.g., MYR - Malaysian Ringgit.
GL Code	This is the GL account number (for non-cash transactions), pre-maintained at the 'Mini Chart of Account' function.

GL Set (General) Maintenance Function - Introduction

General Ledger (also known as GL) is basically a set of numbered accounts used to track financial transactions in the bank or financial institution.

The **main purpose** of this function is to allow user to **maintain the following types of GL codes in the form of scheme by different currencies**, to be used in system:-

GL Category	Description
Cheque GL	The scheme of GLs that will be used to track various types of cheques' float amount in system.
Clearing Category	The scheme of GLs that will be used to track the completion of system posting the transaction amount to the ultimate GL.
Other GL Currency	The scheme of GLs that will be used to track the various transactions within a currency, or across various currencies in system.
Intermodule GL	The scheme of GLs that will be used to track the transactions that crosses modules in system

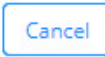


- Before the relevant GL codes (also known as the GL account numbers) can be mapped to the respective system's GL field, the GL codes must be pre-maintained at the 'Mini Chart of Account Maintenance' function.
- GL fields refers to system's internal GL code.

GL Set (General) Maintenance Function - Create Scenarios

Scenario 1: Create 'General' GL Scheme

Details	
Step 1	From the Tree Menu, search for the GL Set (General) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available 'General' GL scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  button.
Step 4	System will display the GL Set Details panel without any data.

Details	
Step 5	Mouse over the Ccy field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.
Step 6	System will display a list of related GL fields of various applicable GL categories.
Step 7	Double-click on a GL field record at the GL Set Details panel. Note: Repeat this Step 7,8 and 9 for each relevant GL field record before proceed to Step 10.
Step 8	System will enable the related GL columns of the selected GL field record, selected. Note: Repeat this Step 7,8 and 9 for each relevant GL field record before proceed to Step 10.
Step 9	Proceed to input relevant column values, and then click once on the  button. Note: Repeat this Step 7,8 and 9 for each relevant GL field record before proceed to Step 10.
Step 10	Click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

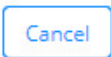
GL Set (General) Maintenance Function - View Scenarios

Scenario 1: View GL Schemes and Details

Details	
Step 1	From the Tree Menu, search for the GL Set (General) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available 'General' GL scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon, of a 'General' GL scheme record.
Step 4	The details of the selected 'General' GL scheme record, will be displayed.

GL Set (General) Maintenance Function - Update Scenarios

Scenario 1: Update Details of a GL Scheme

Details	
Step 1	From the Tree Menu, search for the GL Set (General) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available 'General' GL scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon, of a 'General' GL scheme record.
Step 4	The details of the selected 'General' GL scheme record, will be displayed at the GL Set Details panel.
Step 5	Double-click on a GL field record at the GL Set Details panel. Note: Repeat this Step 5 and 6 for each relevant GL field record before proceed to Step 7.
Step 6	Proceed to overwrite the value at the relevant columns of the selected GL field record, and then click once on the  button. Note: Repeat this Step 5 and 6 for each relevant GL field record before proceed to Step 7.
Step 7	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all the data updated. Note: Click once on the  button, to discard all updates made.

GL Set (General) Maintenance Function - Delete Scenarios

Scenario 1: Delete GL Set

Details	
Step 1	From the Tree Menu, search for the GL Set (General) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available 'General' GL scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a 'General' GL scheme record.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with the data deletion. Note: Click once on the  button, not to proceed with data deletion.

GL Set (General) Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<GL Set General Search Criteria> (Panel)	
CCY	This is the currency of the respective 'General' GL scheme, e.g., MYR - Malaysian Ringgit.
Status	This is the status of the respective 'General' GL scheme maintained. The available options, are as follows:- • A - Active (<i>The 'General' GL scheme will be available and can be used in system</i>) • I - Inactive (<i>The 'General' GL scheme will not be available and can no longer be used in system</i>)
<GL Set General Listing> (Panel)	
CCY	This is the currency of the respective 'General' GL scheme, e.g., MYR - Malaysian Ringgit.

<GL Set General Search Criteria> (Panel)	
Status	This is the status of the respective 'General' GL scheme maintained. The options, are as follows:- • A - Active • I - Inactive

<Main Details> (Panel)	
Ccy	This is the currency of the respective 'General' GL scheme, e.g., MYR - Malaysian Ringgit.
GL Set Details (Panel)	
Ccy	This is the currency of the respective 'General' GL scheme, e.g., MYR - Malaysian Ringgit.
Type	This is the group type of the respective GL Code, at the Chart of Accounts. Some options, are as follows:- • B/S – Balance Sheet • P&L – Profit And Loss
GL Field	This is the system's internal GL code, that can be mapped with a user-defined GL code, pre-maintained at the 'Mini Chart of Accounts' function. Some options, are as follows:- • CURCLRGL01 - Receipting Clearing GL • CURCLRGL02 - Payment Clearing GL • CURCLRGL03 - Journal Clearing GL • CURINTGL03 - Intermodule GL
Field Descr.	This is the name of the respective system's internal GL code. Some options, are as follows:- • CURCLRGL01 - Receipting Clearing GL • CURCLRGL02 - Payment Clearing GL • CURCLRGL03 - Journal Clearing GL • CURINTGL03 - Intermodule GL

<Main Details> (Panel)	
GL Code	This is the user-defined code associated to the respective GL, e.g., 1000104 or 1100001 to be used to raise the related accounting entries. Note: • The available GL codes that can be selected for this field must be pre-maintained at the 'Mini Chart of Accounts' function. • The GL code inputted in this field will be mapped to the related GL field for use in system.
GL Code Descr.	This is the name of the respective GL Code, e.g., Receipting Clearing (RM).
Itemized	This is an indicator that the accounting entries raised relating to the GL code is to be itemised, instead of as a summarised total, for display at the related accounting reports. The available options, are as follows:- • Yes (<i>Accounting entries related to the GL code is to be itemised</i>) • No (<i>Accounting entries related to the GL code will be summaries</i>)

Charge Code Function - Introduction

Service charge is one of the main sources of income in most banks and financial institutions. There are many ways charges can be calculated depending on the basis of computation used.

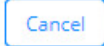
This function basically allows users to maintain charge codes (which can be consisted of different computation methods and basis of computation, depending on the arrangement made during system implementation stage) to be tagged to other functions (e.g., Product Maintenance) in system for charges computation.

Charge codes that have been effective can be viewed and selected from related functions. However, if a charge code has been used (e.g., tagged to a product), then system will not allow the charge code to be deleted.

Charge Code Function - Create Scenarios

Scenario 1: Create Charge Code of Flat Rate Type

Details	
Step 1	From the Tree Menu, search for the Charge Code function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Click once on the  button.
Step 4	Proceed to input value into the relevant fields at the Charge Code Details panel. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. Note: System will display the Flat Method Details panel, if the value selected for the 'Charge Method' field is 'F - Flat'.
Step 5	Proceed to input value into the relevant fields at the Flat Method Details panel. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.

Details	
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all changes made.

Charge Code Function - View Scenarios

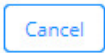
Scenario 1: View Charge Code and Details

Details	
Step 1	From the Tree Menu, search for the Charge Code function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available Charge Codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a charge code.
Step 4	The details of the selected charge code will be displayed at the Charge Code Details screen.

Charge Code Function - Update Scenarios

Scenario 1: Update Charge Code Details

Details	
Step 1	From the Tree Menu, search for the Charge Code function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available Charge Codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a charge code.

Details	
Step 4	The details of the selected charge code will be displayed at the Charge Code Details screen.
Step 5	Proceed to update by doing the following at the enabled fields/ columns:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.
Step 6	Lastly, click once on the  button. System will capture and save data inputted, or updated in the system. Note: Click once on the  button, to discard all changes made.

Charge Code Function - Delete Scenarios

Scenario 1: Delete an Existing Charge Code

Details	
Step 1	From the Tree Menu, search for the Charge Code function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any. Note: • All the available Charge Codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a charge code.
Step 4	System will prompt a confirmation message for the user to confirm whether to proceed to delete the existing record.
Step 5	Click once on the  button to remove the record from the system database. Note: Click once on the  button, do not proceed with a record deletion.

Charge Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Charge Codes List (Panel)	
<Charge Code Search> (Sub-Panel)	
Module	This is area in system that the respective charge code is to be applied, e.g., LN - Financing.
Ccy	This is the charge code currency, e.g., MYR - Malaysian Ringgit.
<Charge Codes> (Sub-Panel)	
Charge Code	This is the unique code to identify the respective charge computation scheme for fees or charges.
Description	This is the brief details of the respective charge code.
Ccy	This is the charge code currency, e.g., MYR - Malaysian Ringgit.
Charge Method	This is the manner to charge service charges, or fees in the respective charge code. Presently, only the ' F - Flat' option is available.
Banking Concept	This is the type of banking been practiced in a bank or financial institution, namely, C - Conventional concept.
Module	This is area in system that the respective charge code is to be applied, e.g., LN - Financing.



- This panel will be displayed when the screen has opened.
- The purposes of this panel, are as follows:-
 - To view the list of charge codes, created.
 - Access point to maintain the details of each selected charge code.

Charge Code Details (Panel)	
Charge Code	This is the unique code to identify the respective charge computation scheme for fees or charges.
Description	This is the brief details of the respective charge code.
Banking Concept	This is the type of banking been practiced in a bank or financial institution, namely, C - Conventional concept.
Module	This is area in system that the respective charge code is to be applied, e.g., LN - Financing.

Charge Code Details (Panel)	
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', the possible product lines are such as 'PL - Personal Loan' or 'HL - Housing Loan'.
Ccy	This is the charge code currency, e.g., MYR - Malaysian Ringgit.
GL Account	This is the journal general ledger (GL) account number to be used in order for funds to be credited and parked for the transaction, before it. Note: • Journal GL accounts can be pre-maintained at the 'Journal GL' function. • The related journal currency clearing GL must have been pre-maintained at the 'GL Set (General) Maintenance' function. • The related credit facility's debtor GL account and income GL have been pre-maintain as a GL set (which includes other product GL accounts), at the 'GL Set (Product) Maintenance' function, and tagged to the related product code via the 'Product Maintenance' function.
Effective Date	This is the date that the charge code will be made available to be tagged to other functions, or parameters for use. Note: • The effective date value cannot be later than expiry date value. • The effective date can be present or future date. • For an existing charge code which has been effective (already reached the effective date, the date value which is the same as system application date), system will not allow details of the charge code to be edited and deleted.

Charge Code Details (Panel)	
Expired Date	This is the date a charge code will be expired and no longer in used. Note: • The expiry date value cannot be earlier than effective date value. • The expiry date can be present or future date. • By leaving this field blank will indicate to system that a particular charge code has no expiry date.
Charge Using	This is an indicator that the particular charge code uses a 'Standard' set of conditions, as reflected in the related fields made available in the function screen.
Charge Method	This is the manner to charge service charges, or fees in the respective charge code. Some options, are as follows:- • F - Flat • T - Multi-Tier (Split)
Waiveable/ Editable	This is an indicator whether the total charge or fee amount, computed based on the conditions in the respective charge code can be waived or edited during the transaction. The available options, are as follows:- • Yes • No
Flat Method Details (Panel)	
This panel will be displayed, provided the 'F - Flat' option has been selected for the 'Charge Method' field at the 'Charge Code Details' panel.	
Charge Method	This is to indicate the manner to compute the flat charge amount in the respective charge code. The available options, are as follows:- • A - Amount • P - Percentage

Charge Code Details (Panel)	
Rate/ Amount	This is the charge or fee rate (in percentage) or amount (in a currency value) for different charge methods. Note: • System will read this field as percentage, provided the 'Charge Method' field in this panel has been set to 'P - Percentage'. • System will read this field as amount, provided the 'Charge Method' field in this panel has been set to 'A - Amount'.
Minimum Amount	This is the minimum charge amount that will be imposed, or charged as compared to the computed amount. Note: This field is only applicable, provided the 'Charge Method' field in this panel has been set to 'P - Percentage'.
Maximum Amount	This is the maximum charges amount that will be imposed, or charged as compared to the computed amount. Note: This field is only applicable, provided the 'Charge Method' field in this panel has been set to 'P - Percentage'.



- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button.
 - After user has clicked once on the  icon of a charge code.
- The purposes of this panel, is to allow user to maintain and view the details of the respective charge code for charge or fee amount computation.

Template Maintenance Function - Introduction

There can be many types of documents for various purposes to be generated throughout the system, like letters (e.g., offer letters, reminder letters), vouchers, advices, bank statements, SMS (e.g., alert customer to upload documents) and email (e.g., alert to change password).

Therefore, this function will come in handy to allow user to pre-define the required document templates for use across customers, applications and accounts.

This function simply allows users to do the following:-

- Upload pre-composed templates of various content types (SMS or email or letter or inbox messages) and purposes into the system.
- View templates' history or different versions of templates uploaded.
- View the applicable keywords used in the various templates.

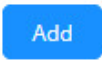
The templates created in this function will be tagged to various related functions for use, depending on the need in various modules and product lines in system.

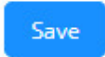
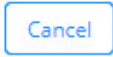
Some functions in system, whereby templates are required to be tagged, are as follows:-

- Transaction Doc Maintenance *(to tag the document template requires by the respective transaction).*
- Reminder Scheme Maint *(to tag the document template requires by the respective type of reminder letter).*
- Product Maintenance *(to tag document template requires by various parameters for difference purpose, e.g., for statement purpose).*

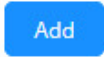
Template Maintenance Function - Create Scenarios

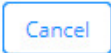
Scenario 1: Create Document Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen.
Step 3	Click once on the  icon on a document record.
Step 4	System will display the Template Editor panel focus at the 'Document' section.
Step 5	Click once on the  button, at the 'Document' section.

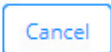
Details	
Step 6	Proceed to input value into all the relevant fields at the 'Document' section, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded. Note: Click once on the 'View Existing Template' hyperlink to preview the template.
Step 7	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save data inputted into the system. Note: Click once on the  button, to discard all changes made.

Scenario 2: Create SMS Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen.
Step 3	Click once on the  icon of a document record.
Step 4	System will display the Template Editor panel focus at the 'Document' section.
Step 5	Click once on the 'SMS' section name, to go to the section.
Step 6	Click once on the  button.
Step 7	Proceed to input value into all the relevant fields at the 'SMS' section, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.

Details	
Step 8	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save data inputted into the system. Note: Click once on the  button, to discard all changes made.

Scenario 3: Create Email Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen.
Step 3	Click once on the  icon of a document record.
Step 4	System will display the Template Editor panel focus at the 'Document' section.
Step 5	Click once on the 'Email' section name, to go to the section.
Step 6	Click once on the  button at the 'Email' section.
Step 7	Proceed to input value into all the relevant fields at the 'Email' section, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded. Note: Click once on the Email Template Editor button, to define the required email layout, text and attachments.
Step 8	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Template Maintenance - View Scenarios

Scenario 1: View Details of a Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen. Note: • All the available document templates will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a document record.
Step 4	System will display the details of the selected document record at the Template Editor panel.
Step 5	Click once on the relevant section's label name (Document, or SMS, or Email). Note: By default, system will open and display the related details, focused at the 'Document' section. User can go to other section by clicking once on the other section name.
Step 6	System will display the related details at the 'Document', or 'SMS', or 'Email' section, accordingly.
Step 7	Click once on the  icon, of a document template record.
Step 8	System will display the related details of the selected template record at the bottom of the screen.

Template Maintenance Function - Update Scenarios

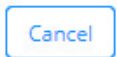
Scenario 1: Update Details of a Document Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen. Note: • All the available documents will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a document record.

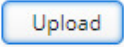
Details	
Step 4	System will display the details of the selected document record at the Template Editor panel, focus at the 'Document' section.
Step 5	Click once on the 'Document' section name. Note: By default, system will open and display the related details, focused at the 'Document' section. User can go to other section by clicking once on the other section name.
Step 6	System will display the related details at the 'Document' section, accordingly. Note: • All the available document templates will be listed. • Click once on the  icon of a template record, to remove it (if applicable).
Step 7	Click once on the  icon of a template record.
Step 8	Proceed to overwrite value into all the relevant fields at the bottom of the screen, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded. Note: Click once on the 'View Existing Template' hyperlink to preview the template.
Step 9	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save the data updated. Note: Click once on the  button, to discard all changes made.

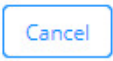
Scenario 2: Update Details of a SMS Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.

Details	
Step 2	By default, system will display the available document records on the screen. Note: • All the available documents will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a document record.
Step 4	System will display the details of the selected document record at the Template Editor panel, focus at the 'Document' section.
Step 5	Click once on the 'SMS' section name. Note: By default, system will open and display the related details, focused at the 'Document' section. User can go to other section by clicking once on the other section name.
Step 6	System will display the related details at the 'SMS' section, accordingly. Note: • All the available SMS templates will be listed. • Click once on the  icon of a template record, to remove it (if applicable).
Step 7	Click once on the  icon of a template record.
Step 8	Proceed to overwrite value into all the relevant fields at the bottom of the screen, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.
Step 9	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Scenario 3: Update Details of an Email Template

Details	
Step 1	From the Tree Menu, search for the Template function, and then click once on it.
Step 2	By default, system will display the available document records on the screen. Note: • All the available documents will be listed. • User needs to either go through the entire list or input the relevant search criteria and then, click once on the  button.
Step 3	Click once on the  icon of a document record.
Step 4	System will display the details of the selected document record at the Template Editor panel, focus at the 'Document' section.
Step 5	Click once on the 'Email' section name. Note: By default, system will open and display the related details, focused at the 'Document' section. User can go to other section by clicking once on the other section name.
Step 6	System will display the related details at the 'Email' section, accordingly. Note: • All the available email templates will be listed. • Click once on the  icon of a template record, to remove it (if applicable).
Step 7	Click once on the  icon of a template record.
Step 8	Proceed to overwrite value into all the relevant fields at the bottom of the screen, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded.

Details	
Step 9	Lastly, click once on the  button. Upon confirmation to proceed with data saving, system will capture and save data updated into the system. Note: Click once on the  button, to discard all changes made.

Template Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Documents Search> (Panel)	
Module Code	This is the unique code of the applicable area of the system of the respective document, e.g., CIF - Customer Information File or LN - Financing.
Document Name	This is the name of the respective document associated with a document identity or reference number in the system, e.g., Letter of Offer.
Document ID	This is the internal system generated identity, or reference number used to uniquely identify each required document type in the system, e.g. LO01.
<Documents Listing> (Panel)	
Module Code	This is the unique code of the applicable area of the system of the respective document, e.g., CIF - Customer Information File or LN - Financing.
Document ID	This is the internal system generated identity, or reference number used to uniquely identify each required document type in the system, e.g. LO01.
Document Name	This is the name of the respective document associated with a document identity or reference number in the system, e.g., Letter of Offer.
Category	This is the group of the respective document, e.g., LOF Document.
Template Editor (Panel)	
Document (Section)	
<Document Main Details> (Sub-Section)	
Name	This is the name of the respective document template file to be used for displaying a certain document's content.

Template Editor (Panel)	
Eff date	This is the date of which the respective document template can be used for displaying a certain document's content.
Language	This is the language applicable for the contents that will be displayed at the selected document template, e.g., E - English.
CUBA Template Defined	This is to indicate whether the system has defined its internal template for the document type. The options, are as follows:- • Y - Yes • N - No
Actual File Name	This is the name of the document template file that user has uploaded.
<Document Template Details> (Sub-Section)	
Output Type	This is the format of the document template. The available options, are as follows:- • DOCX • XLSX • PDF
Eff date	This is the date of which the respective document template can be used for displaying a certain document's content.
Name	This is the name of the respective document template file to be used for displaying a certain document's content.
Language	This is the language applicable for the contents that will be displayed at the actual uploaded document template file, as displayed at the 'Upload' column, e.g., E - English.
View Existing Template	This is the hyperlink to be clicked once, in order to view the present document template set and in use.
Upload File	This is the column for user to add the relevant document template file to be used. Note: • User can click once on the  button, to select the relevant file from his local machine, via the 'Open Directory' panel. • Alternatively, user can drag and drop the relevant template file from a folder of his local machine into the drop box.

SMS (Section)	
<SMS Main Details> (Sub-Section)	
Name	This is the subject matter related to a Short Message Service (SMS).
Eff date	This is the date of which record of a Short Message Service (SMS) will be displayed.
Body Content	This is the message sent via Short Message Service (SMS).
Language	This is the language applicable for the contents of the Short Message Service (SMS), e.g., E - English.
<SMS Template Details> (Sub-Section)	
Name	This is the subject matter related to a Short Message Service (SMS).
Eff date	This is the date of which record of a Short Message Service (SMS) will be displayed.
Body Content	This is the message sent via Short Message Service (SMS).
Language	This is the language applicable for the contents of the Short Message Service (SMS), e.g., E - English.

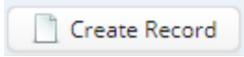
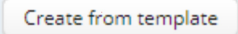
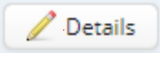
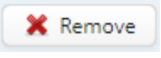
Email (Section)	
Email Main Details> (Sub-Section)	
Name	This is the name for the template to be used for displaying a certain email's content.
Eff date	This is the date of which record of an email template will be displayed.
Language	This is the language applicable for the contents of the email template, e.g., E - English.
CUBA Template Defined	This is to indicate whether the system has defined its internal template for the document type. The options, are as follows:- • Y - Yes • N - No
<Email Template Details> (Sub-Section)	
Name	This is the name for the template to be used for displaying a certain email's content.
Eff date	This is the date of which record of an email template will be displayed.

Email (Section)	
Language	This is the language applicable for the contents of the email template, e.g., E - English.
Description	This is the brief details of the email template.

Keywords (Panel)	
Keyword Code	This is the word used as a key to a code or any significant word or phrase, especially to describe the contents of a document, e.g., \$CUSTOMER_ID\$ and \$ADDR\$.
Description	This is the description of the word used as a key to a code or any significant word or phrase, especially to describe the contents of a document, e.g., \$CUSTOMER_ID\$ - Customer Identity Numbers and \$ADDR\$ - Corresponding Addresses.

Email Template (Panel)	
This panel basically allows user to maintain the email template layout, contents and attachments.	
Main (Section)	
<Upload> (Sub-Section)	
Note: This is the button to be clicked once, to display the selected template file from the 'Open' pop-up window, for upload into system.	
<HTML file and format Handling> (Sub-Section)	
Note: This part is Not Applicable in System.	
<View> (Sub-Section)	
Note: This is the button to be clicked once, to display the selected template file to be opened for preview, via the default internet browser.	
<Report> (Sub-Section)	
Note: This is the button to be clicked once, to display the Report Structure panel, for data input.	
Template Details (Sub-Section)	
Name	This is the 'Document ID' in system, which indicates the purpose of the document's template that will be mapped, e.g., RD001.

Email Template (Panel)	
Code	This is the system generated template code name, which take the following format:- <i>(User defined email template name)(Language Code)(YYYYMMDD)(system generated unique number)_</i> For example: REDEEMNOTICE_E_20230511_5dljH0NDcQ
Group	This is referring to the email template group. Note: This field is Not Applicable and Not in Used
Default Addresses (Sub-Section)	
Subject	This is the subject matter related to a message sent via email. Note: If there is no value inputted into this field, the default value will be the user defined code name of an email template, e.g., RedeemNotice.
From	This is the default sender's email address of each generated email.
To	This is the default recipients' email addresses to be sent, with each generated email. Note: Use a separator either ',' or ';' as separators for more than one email address.
CC	This is the default 'other' recipients' email address to be sent with each generated email. Note: • CC refers to Carbon Copy, which refers to the duplicate copy of something. The CC's email addresses will be displayed in the email content. • Use a separator either ',' or ';' as separators for more than one email address.

Email Template (Panel)	
BCC	This is the default 'other' recipients' email address to be sent with each generated email. Note: - BCC refers to Blind Carbon Copy, which also refers to the duplicate copy of something that is sent out to several other parties, however, the parties that have been 'BCC' will not be revealed to the recipients under the 'To' and 'CC' fields. - Use a separator either ',' or ';' as separators for more than one email address.
Body	This is the pattern or layout of the contents that is required for the respective type of document, that has been or will be uploaded (via the document template file) into system for use.
<Possible Design Layout for Adoption to the Template> (Sub-Section)	
This sub-section contains the possible layout parts to be dragged into the 'Body' field for the entire template layout to appear.	
Parameters and Formats (Section)	
Parameters (Sub-Section)	
This sub-section basically allows user to do the following:- - Add keywords to be used in the template by data input (Click once on the  button and input data into the 'Parameter Editor' pop-up window) - Add keywords to be used in the template by copying from other templates (Click once on the  button and select the relevant template's keywords) - View details of existing keywords (Click once on the  button, where details will be displayed at the 'Parameter Editor' pop-up window) - Remove no longer required keywords from the template (Click once on the  button, upon selection by clicking once on a row of keyword records) - Scroll up and down of the list of keywords display (Clicking on the  icon to scroll up the list and click once on the  icon to scroll down the list)	
Caption	This is the keyword of a document's field value to be retrieved for display via a template.

Email Template (Panel)	
Parameter Alias	This is the other name to associate the keyword of a document's field value to be retrieved for display via a template. Note: The value of this column is usually same as the column value displayed at the 'Caption' column, unless there are some reasons, e.g., to have another name to associate with a group of keywords for a certain purpose in a template.
Parameter Type	This is the 'data type' of the respective keyword value (also referring to a document's field value). Some options, are as follows:- • Date (<i>Date value</i>) • String (<i>Variable characters value, e.g., numbers, letters and special characters</i>) • Number (<i>Numerical value</i>)
Required Parameter	This is to indicate whether the keyword or field is mandatory in the document's template. Note: Checked check box indicates that the keyword is mandatory.
Validation Is On	This is to indicate whether the keyword is subject to a certain kind of data validation. Note: Checked check box indicates that the keyword is subject to a certain kind of data validation.
Value Format (Sub-Section)	
This sub-section will only be used depending on the design of the data retrieval of the designated document generated in system. However, presently this sub-section is not applicable for documents in system.	
Value Name	This is the document's field name where related keyword value will be displayed.
Format String	This is the document's keyword or field value's type, e.g., dd/MM/yyyy HH:mm.
Cross Parameters Validation (Sub-Section)	

Email Template (Panel)

The sub-section allows user to maintain a form of program script to ensure the related values of keywords or fields' values are logical in relative to each other to be displayed in the designated document, and if not to prompt a certain invalid message.

This sub-section will only be applicable, dependent on the design of the data retrieval of the designated document generated in system. However, **presently this sub-section is not applicable** for the available types of documents in system.

Validate

This is to indicate whether the related keywords or fields' values are to be validated, to ensure they are logical relative to each value that will be displayed in the designated 'document', and if not to prompt a certain invalid message.

Note: Checked check box indicates that the program script(s) are required, for the return of a final field value as display at the designated document.

Groovy Script

This is the related cross parameter validation program script (used for user interface) at the designated document.

Attachments (Section)

This section basically allows user to maintain the reports or files to be attached to the email template. **This section is not applicable, presently.**

Report Attachments (Sub-Section)

This section basically allows user to select report(s) from system to be attached to the email template.

Click once on the 'Add' button, where the 'Reports' panel will be displayed for report selection to be attached to the email template.

Click once on the 'Remove' button upon mousing over a record for report, in order to remove the report as attachment from the email template.

Name

This is the applicable system's report code that is to be attached or already attached to the email template.

System Code

This is the development platform's other report code to be mapped to the system's report code as displayed at the 'Name' column for report's content generation purpose.

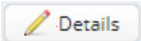
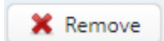
Note: The value of this column defaults to the same value as the system's report code value in the 'Name' column.

Output Type

This is the report content's file format, e.g., XLSX, HTML and DOCX.

Description

This is the report name in system.

Email Template (Panel)	
Default Parameters (Sub-Section)	
File Name	This is the attachment name of the report selected as attachment to the email template.
<Filter Parameters>	This is the parameter to be inputted with relevant value in order to filter the report data or content, that will be generated as attachment to the email template. Note: Different reports will have different sets of parameters for report data or content filtration purpose.
File Attachments (Sub-Section)	
This section basically allows user to select file(s) to be attached to the email template. - Click once on the  button, to select the relevant file via the 'Open Directory to Search for File Panel'. - Click once on the  button, upon mousing over a record for attached file in order to replace the file as attachment from the email template. - Click once on the  button, upon mousing over a file record, in order to remove the file as attachment from the email template. - Click once on the  icon, upon mousing over a file record, in order to download the file.	
Name	This is the applicable file name that is to be attached or already attached to the email template.
Create Date	This is the date with time, that the file has been attached to the email template.
Extension	This is the file content's format, e.g., TXT, XLSX and DOCX.
Size	This is the file size.
Parameter Editor (Pop-Up Window)	
Properties (Section)	
This section allows user to define the keywords to be used in the email template.	
Caption	This is the keyword of a document's field value to be retrieved for display via a template.
Parameter Alias	This is the other name to associate the keyword of a document's field value to be retrieved for display via a template. Note: The value of this column defaults to the same as the column value displayed at the 'Caption' column, unless there are some reasons, e.g., to have another name to associate with a group of keywords for a certain purpose in a template.

Parameter Editor (Pop-Up Window)	
Parameter Type	This is the 'data type' of the respective keyword value (also referring to a document's field value). Some available options, are as follows:- • Date (<i>Date value</i>) • String (<i>Variable characters value, e.g., numbers, letters and special characters</i>) • Number (<i>Numerical value</i>) • Boolean (<i>binary variable that can be 1 of a 2 possible values, e.g., true or false</i>) Note: The list of options that can be selected for use in this field is dependent on the design of the system.
Hidden	This is to indicate whether the keyword or field is to be hidden in the document's template. Note: Checked check box indicates that the keyword is to be hidden.
Required Parameter	This is to indicate whether the keyword or field is mandatory in the document's template. Note: Checked check box indicates that the keyword is mandatory.
Default Value	This is the default value of the keyword or field.
Localization (Section)	
This section allows user to set the document name displayed in the language of which the user has logged in.	
Groovy Script	This is the program script (used for user interface) to display the document name in the language of which the user logged in.
Transformation (Section)	
This section allows user to maintain a further program script in order to return the final keywords or field values.	
Groovy Script	This is the program script (used for user interface) to be applied for the return of the final keywords or field values.
Validation (Section)	

Parameter Editor (Pop-Up Window)

This section allows user to validate the value of the respective keyword or field, to ensure it is logical in relation to each other field value. Otherwise, a certain invalid message will be displayed.

Validate	This indicates whether the list of keywords or fields in the email template will be subjected to the validation via the program script below. Note: Checked check box indicates that the list of keywords or fields in the email template will be subjected to the validation program script.
Groovy Script	This is the program script (used for user interface) to be applied for keywords or field values' validation, to ensure it is logical in relation to each other field value. Otherwise, a certain invalid message will be displayed.

Formatter (Pop-Up Window)

This pop-up window allows user to define the format of the respective keyword or field value.

Value Name	This is the document's field name where related keyword value will be displayed.
Format String	This is the document's keyword or field value's type, e.g., dd/MM/yyyy HH:mm.
Groovy Script	This is to indicate whether the document's field value is to subject to a form of program script (used for user interface) before returning the value for display at the designated document. Note: Checked check box indicates that the program script(s) are required for the return of a final field value for display at the designated document.
Groovy Script	This is the program script (used for user interface) to be applied for keywords or field values, to be converted before returning the value for display at the designated document.

Reports (Panel)

This panel allows user to select the relevant system's report as attachment to a email template.

Filter (Sub-Panel)

System Code	This is the development platform's other report code that has been mapped to the system's report code as displayed at the 'Name' column at the '<Reports Listing>' for report's content generation purpose.

Reports (Panel)	
<Reports Listing> (Sub-Panel)	
Group	This is the report category, e.g., Common Admin, General and Customer Information File, appended with the available numbers of reports.
Name	This is the available system's report code.
Description	This is the report name in system.
System Code	This is the development platform's other report code that has been mapped to the system's report code as display at the 'Name' column at the '<Reports Listing>' for report's content generation purpose.

Edit File Descriptor (Pop-up Window)	
This pop-up window allows user to select the relevant file, as attachment to the email template. Click once on the  button, to select the relevant file via the 'Open Directory to Search for File Panel'.	
Name	This is the applicable file name that is to be attached or already attached to the email template.
Extension	This is the file content's format, e.g., TXT, XLSX and DOCX.
Size	This is the file size.
Create Date	This is the date with time, that the file has been attached to the email template.
ID	This is the internal system generated identity, or reference number used to uniquely identify each document template record, e.g., 9d0f9086-09d1-ac56-b603-9e81012e7ac0.

Transaction Document Maintenance Function - Introduction

Each transaction performed by user in the system needs to be captured in a form of document for the important reasons, as follows:-

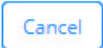
- Proof or evidence of a transaction
- As a reference for the tellers' balancing exercise

The commonly used documents to capture the evidence or proof for each of the completed banking transaction in the system are advices, receipts and vouchers.

The main purpose of this function is to allow user to define the relevant document template to be used for the printing of the respective transaction details.

Transaction Document Maintenance Function - Create Scenarios

Scenario 1: Create Transaction Document

Details	
Step 1	From the Tree Menu, search for the Transaction Document Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will display the Transaction Document Maintenance Detail screen.
Step 5	Proceed to input values into all the relevant fields, displayed at the Transaction Document Maintenance Details screen.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted.
	Note: Click once on the  button, to discard all inputs made.

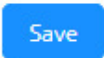
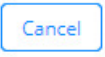
Transaction Document Maintenance Function - View Scenarios

Scenario 1: View Transaction Documents and Details

Details	
Step 1	From the Tree Menu, search for the Transaction Document Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing transaction document records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a transaction document record at the Transaction Document Maintenance Listing panel.
Step 4	System will retrieve and display the relevant details of the selected transaction document at the Transaction Document Maintenance Details panel.

Transaction Document Maintenance Function - Update Scenarios

Scenario 1: Update Transaction Document

Details	
Step 1	From the Tree Menu, search for the Transaction Document Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: * All the existing transaction document records will be listed. * User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Click once on the  icon of a transaction document record at the Transaction Document Maintenance Listing panel.
Step 4	System will retrieve and display the relevant details of the selected transaction document at the Transaction Document Maintenance Details panel.
Step 5	Proceed to overwrite the value of the respective fields at the Transaction Document Maintenance Details screen.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Transaction Document Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Transaction Document Maintenance (Panel)	
<Transaction Document Search Criteria> (Sub-Panel)	
Module Code	This is the area in system that the respective transaction document is to be applied, e.g., LN - Financing.
User Transaction Code	This is the user-defined code of transaction, e.g., 01000.
<Transaction Documents Listing> (Sub-Panel)	
User Transaction Code	This is the user-defined code of transaction, e.g., 01000.
Transaction Description	This is the brief details of the respective user transaction code, e.g., Repayment.
Module Code	This is the area in system that the respective transaction document is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module that the respective transaction document is to be applied, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Product Name	This is the name of product in system that the respective transaction document is to be applied, e.g., HSBC Amanah Personal Financing.
Document ID	This is the type of document in system that the respective transaction document is to be mapped, e.g., RCN01 - Rate Change Notice.
Template Name	This is the document template file to be mapped to a certain 'Document ID' for download and, or print out, e.g., RCN01.
Layout Name	This is the document layout file to be mapped to a certain 'Document ID' for download and, or print out.



- This panel will be displayed, when the function screen has opened.
- The purposes of this function screen, are as follows:-
 - Access point to maintain the required transactions' documents.
 - View the list of transactions' documents and related details.

<Transaction Document Maintenance Details> (Panel)	
User Transaction Code	This is the user-defined code of transaction, e.g., 01000.

<Transaction Document Maintenance Details> (Panel)	
Module Code	This is the area in system that the respective transaction document is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module that the respective transaction document is to be applied, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Product Name	This is the name of product in system that the respective transaction document is to be applied, e.g., HSBC Amanah Personal Financing.
Document ID	This is the type of document in system that the respective transaction document is to be mapped, e.g., RCN01 - Rate Change Notice.
Template Name	This is the document template file to be mapped to a certain 'Document ID' for download and, or print out, e.g., RCN01.



- This panel will be displayed, in the following manners:-
 - After user has clicked once on the  button.
 - After user has clicked once on the  icon of a transaction document record.
- The purposes of this panel, are as follows:-
 - View the details of each selected transaction document record.
 - Maintain details of transaction document.

User Transaction Codes LOV (Pop-Up Window)	
Search	This is the keywords to be used to narrow down the list of transaction codes, displayed.
Transaction Code	This is the user-defined code of transaction, e.g., 01000.
Transaction Description	This is the brief details of the respective user transaction code, e.g., Repayment.
Module	This is the area in system that the respective transaction document is to be applied, e.g., LN - Financing.



- This window will be displayed, after user has mouse over the 'User Transaction Code' field.
- The purpose of this window is to allow user to select the relevant user transaction code, by clicking once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.

Doc ID LOV (Pop-Up Window)	
Search	This is the keywords to be used to narrow down the list of available types of documents.
Document ID	This is the type of document in system that the respective transaction document is to be mapped, e.g., RCN01.
Document Name	This is the brief details of the type of document in system that the respective transaction document is to be mapped, e.g., Rate Change Notice.



- This window will be displayed, after user has mouse over the 'Document ID' field.
- The purpose of this window is to allow user to select the relevant document ID, by clicking once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.

Alert Code Maintenance Function - Introduction

This function allows users to define different alert notification schemes that contain related conditions for notification to target customers (e.g., externally via SMS) or system users (e.g., internally within system via Email/ Inbox Message).

This function also allows users to customise alert details (including alert basic information, alert charge and recipient details), at the interval specified, and the method by which the notification is to be relayed.

Customisation of information updates can be segregated into several categories as follows:-

- Real Time Alert: Instant alert notification arising from a certain effect/ action in system.
- Delayed Alert: Delayed time alert notification arising from a certain effect/ action in system.

These alerts, in turn, can be relayed via the following communication modes:-

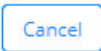
- Email
- SMS (Text Message)

The alert codes created in this function, that are in the 'A - Active' status can be selected and tagged to the relevant workflow stage at the 'Workflow Setup' function.

Alert Code Maintenance Function - Create Scenarios

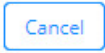
Scenario 1: Create Realtime Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section.
Step 3	Click once on the  button.
Step 4	System will display the Alert Code Details panel.

Details	
Step 5	Proceed to input value into all the relevant fields, at the Alert Code Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display the 'Alert Send Method Details' window for data input, and then to confirm by clicking once on the  button, to populate the data of the new record into the 'Alert Sending Method' sub-panel. • Click once on the  icon of a record, to remove it. • Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Scenario 2: Create Delay Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section.
Step 3	Click once on the Delay Alert section name.
Step 4	By default, system will display the unfiltered data, at the Delay Alert section, as well.
Step 5	Click once on the  button.
Step 6	System will display the Alert Code Details panel.

Details	
Step 7	Proceed to input value into all the relevant fields, at the Alert Code Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display the 'Alert Send Method Details' window for data input, and then to confirm by clicking once on the  button, to populate the data of the new record into the 'Alert Sending Method' sub-panel. • Click once on the  icon of a record, to remove it. • Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
Step 8	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Alert Code Maintenance Function - View Scenarios

Scenario 1: View Details of a Realtime Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section. Note: • All the available realtime alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 3	Click once on the  icon, of a realtime alert code record.
Step 4	System will display the details of the selected realtime alert code at the Alert Code Details panel.

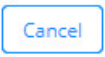
Scenario 2: View Details of a Delay Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section.
Step 3	Click once on the Delay Alert section name.
Step 4	By default, system will display the unfiltered data, at the Delay Alert section, as well. Note: • All the available delay alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 5	Click once on the  icon, of a delay alert code record.
Step 6	System will display the details of the selected delay alert code at the Alert Code Details panel.

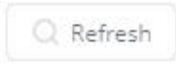
Alert Code Maintenance Function - Update Scenarios

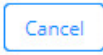
Scenario 1: Update Details of a Realtime Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section. Note: • All the available realtime alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 3	Click once on the  icon, of a realtime alert code record.
Step 4	System will display the details of the selected realtime alert code at the Alert Code Details panel.

Details	
Step 5	Proceed to overwrite the relevant field values at the Alert Code Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, or  icon, for system to display the 'Alert Send Method Details' window for data input or update, and then to confirm by clicking once on the  button, to populate the data of the new record into the 'Alert Sending Method' sub-panel. • Click once on the  icon of a record, to remove it.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Scenario 2: Update Details of a Delay Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section.
Step 3	Click once on the Delay Alert section name.
Step 4	By default, system will display the unfiltered data, at the Delay Alert section, as well. Note: • All the available delay alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 5	Click once on the  icon, of a delay alert code record.
Step 6	System will display the details of the selected delay alert code at the Alert Code Details panel.

Details	
Step 7	Proceed to overwrite the relevant field values at the Alert Code Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, or  icon, for system to display the 'Alert Send Method Details' window for data input or update, and then to confirm by clicking once on the  button, to populate the data of the new record into the 'Alert Sending Method' sub-panel. • Click once on the  icon of a record, to remove it.
Step 8	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Alert Code Maintenance Function - Delete Scenarios

Scenario 1: Delete a Realtime Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section. Note: • All the available realtime alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 3	Click once on the  icon of a realtime alert code record.
Step 4	System will prompt a Delete Confirmation message.

Details	
Step 5	Proceed to select the  button. Upon confirmation on data deletion, system will remove the record from the system. Note: Click once on the  button, do not proceed with data deletion.

Scenario 2: Delete a Delay Alert Code

Details	
Step 1	From the Tree Menu, search for the Alert Code Maintenance function, and then click once on it.
Step 2	By default, system will display the unfiltered data, at the Realtime Alert section.
Step 3	Click once on the Delay Alert section name.
Step 4	By default, system will display the unfiltered data, at the Delay Alert section, as well. Note: • All the available delay alert code records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields and click once on the  button.
Step 5	Click once on the  icon of a delay alert code record.
Step 6	System will prompt a Delete Confirmation message.
Step 7	Proceed to select the  button. Upon confirmation on data deletion, system will remove the record from the system. Note: Click once on the  button, do not proceed with data deletion.

Alert Code Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Alert Code Maintenance (Panel)
Realtime Alert/ Delay Alert (Section)
<Alert Code Search Criteria> (Sub-Panel)

Alert Code Maintenance (Panel)	
Event Type	This is the code associated with a banking operation process stage that can be possibly tagged with a real time alert notification, or a delay alert notification, e.g., AP_APPROVED - Application Approved Alert.
Alert Code	This is the code associated with a certain a banking operation process stage's alert notification scheme, e.g., APPRALERT.
Alert Description	This is the name of the respective alert code.
Status	This is the alert code's status. The available options, are as follows:- • A - Active (<i>Alert code will be available for selection for tagging to related workflow stage</i>) • I - Inactive. (<i>Alert code will not be available for selection for tagging to related workflow stage</i>)
<Alert Code Listing> (Sub-Panel)	
Alert Code	This is the code associated with a certain a banking operation process stage's alert notification scheme, e.g., APPRALERT.
Alert Code Description	This is the name of the respective alert code.
Event Type	This is the code associated with a banking operation process stage that can be possibly tagged with a real time alert notification, or a delay alert notification, e.g., AP_APPROVED - Application Approved Alert.
Status	This is the alert code's status. The available options, are as follows:- • A - Active (<i>Alert code will be available for selection for tagging to related workflow stage</i>) • I - Inactive. (<i>Alert code will not be available for selection for tagging to related workflow stage</i>)



- This **Realtime Alert** panel will be displayed when the function screen has opened.
- Click once on the **Delay Alert** panel name, to open the related screens.
- The purposes of this panel, are as follows:-
 - View the list of realtime alert codes or delayed alert codes.
 - Access point to view and update the details of the respective alert code.
 - Access point to create alert codes.

Alert Code Details (Panel)	
Alert Category	This is the type of alert notification to be applied or being applied to the respective alert code. The available options, are as follows:- • ALERT_RTA - Realtime Alert (<i>instant alert notification arising from a certain actions in system</i>) • ALERT_DA - Delayed Alert (<i>delayed time alert notification arising from a certain actions in system</i>)
Event Type	This is the code associated with a banking operation process stage that can be possibly tagged with a real time alert notification, or a delay alert notification, e.g., AP_APPROVED - Application Approved Alert.
Alert Code	This is the code associated with a certain a banking operation process stage's alert notification scheme, e.g., APPRALERT.
Description	This is the name of the respective alert code.
Status	This is the alert code's status. The available options, are as follows:- • A - Active (<i>Alert code will be available for selection for tagging to related workflow stage</i>) • I - Inactive. (<i>Alert code will not be available for selection for tagging to related workflow stage</i>)
Doc ID	This is the system's internal reference number of the document category that is associated with the respective alert code's category, e.g., ALTAP003-Application Approval Alert.
Alert Sending Method (Sub-Panel)	
Send Method	This is the communication mode of each generated alert, using the alert code. The options, are as follows:- • EML - Email • SMS - SMS
Template ID	This is the pre-defined layout of a file or any types of document file to be used for the related alert contents to be displayed.

Alert Code Details (Panel)

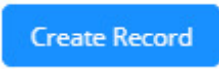
Recipient

This is to indicate the target group of recipients for each alert, using the alert code.

The options, are as follows:-

- A - Assigned Approver
- E - Application's Customer
- PRD - Periodic
- Z - Adhoc



- This panel will be displayed on the following manners:-
 - After user has clicked once on the  button, in the attempt to create alert code.
 - After user has clicked once on the  icon of an alert code.
- The purposes of this panel, are as follows:-
 - Access point to view the details of each selected alert code.
 - To input details of 'new' alert code.

Alert Send Methods Details (Pop-Up Window)

Send Method

This is the communication mode of each generated alert, using the alert code.

The options, are as follows:-

- EML - Email
- SMS - SMS

Template ID

This is the pre-defined layout of a file or any types of document file to be used for the related alert contents to be displayed.

Recipient

This is to indicate the target group of recipients for each alert, using the alert code.

The options, are as follows:-

- A - Assigned Approver
- E - Application's Customer
- PRD - Periodic
- Z - Adhoc

Authority Code Function - Introduction

Credit decisions in banks, or financial institutions are often made by designated credit authorised persons or credit authority groups, depending on various criteria, such as follows:-

- Decision Type : Credit Application Recommendation, or Credit Application Approval or Credit Facility Drawdown
- Facility Type: Personal Loans, Commercial Loans, Corporate Loans
- Facility Limit Amount
- Transaction Limit Amount
- Products
- Credit Scores

The criteria for each authorisation definition may have some differences across banks and financial institutions, according to the many factors, namely, the target market or industry sector, local financial conditions, rules and regulation of the governing central bank, products offered, networth and size of the respective financing organisation.

Some examples of the credit authority groups are such as STRCO - Steering Committee, EXCO - Executive Committee, and BRNMGR - Branch Manager.

In view of the above, this function will be useful for system administrators to maintain the required credit authorisation for the following credit decisions:-

- Credit Application Recommendation
- Credit Application Approval
- Credit Facility Drawdown

The authorisation allowed can be set by group (e.g., STRCO - Steering Committee, EXCO - Executive Committee, and BRNMGR - Branch Manager) or pool of users.

Within each authority group the available assignment options, are as follows:-

- Parallel (*all the Users within the group can concurrently make decision*)
- Sequence (*each User within the group will be assigned to make decision by the sequence number maintained*)

The available decision method allowed within each authority group, are as follows:-

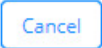
- All (*All the members within the credit authority group requires to have made the same decision to be considered the final decision for the authority group*)
- Any (*Any of the member's decision will be considered the final decision for the authority group*)
- Half (*Half of the members within the credit authority group requires to have made the same decision to be considered the final decision for the authority group*)
- Majority (*More than half of the members within the credit authority group requires to have made the same decision to be considered the final decision for the authority group*)

If the authorisation has been set by pool of User IDs, then each member within the pool will be assigned to make decision by round robin basis following the sequence number of each of the member.

Authority codes that are in the 'Active' status and have been tagged to business rule(s) cannot be deleted.

Authority Code Function - Create Scenarios

Scenario 1: Create Authority Code

Details	
Step 1	From the Tree Menu, search for the Authority Code function, and then click once on the function name.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available authority codes will be listed. • User needs to either go through the entire list or to narrow down the list using the available filter criteria fields.
Step 3	Click once on the  button.
Step 4	Proceed to input relevant field values on the 'Authority Code Details' panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display a related window for data input of a certain new record, and to confirm to populate the data of the new record. • Click once on the  icon of a record, to remove it.
Step 5	Once completed data input, click once on the  button to save all the data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all data inputted or updated.

Authority Code Function - View Scenarios

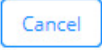
Scenario 1: View Authority Codes and Details

Details	
Step 1	From the Tree Menu, search for the Authority Code function, and then click once on the function name.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available authority codes will be listed. • User needs to either go through the entire list or to narrow down the list using the available filter criteria fields.
Step 3	Mouse over the  icon of an existing authority code.
Step 4	System will display the details at the Authority Code Details panel. Note: Mouse over each record of authority list and then click once on the  icon, to view more details, via the Authority Member Details pop-up window.

Authority Code Function - Update Scenarios

Scenario 1: Change Details of Authority Code

Details	
Step 1	From the Tree Menu, search for the Authority Code function, and then click once on the function name.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available authority codes will be listed. • User needs to either go through the entire list or to narrow down the list using the available filter criteria fields.
Step 3	Mouse over the  icon of an existing authority code.
Step 4	System will display the details at the Authority Code Details panel. Note: Mouse over each record of authority list and then click once on the  icon, to view more details, via the Authority Member Details pop-up window.

Details	
Step 5	Proceed to input overwrite the relevant field values on the 'Authority Code Details' panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  button, for system to display a related window for data input of a certain new record, and to confirm to populate the data of the new record. • Click once on the  icon of a record, to remove it. • Mouse over the  icon of an authority member's record and then clicked once on it, to overwrite the 'Remarks' field value at the Authority Member Details pop-up window.
Step 6	Once completed data update, click once on the  button to save all the data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all data inputted or updated.

Authority Code Function - Delete Scenarios

Scenario 1: Delete Authority Code

Details	
Step 1	From the Tree Menu, search for the Authority Code function, and then click once on the function name.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available authority codes will be listed. • User needs to either go through the entire list or to narrow down the list using the available filter criteria fields.
Step 3	Mouse over the  icon of an existing authority code.

Details	
Step 4	System will prompt delete confirmation message. Proceed to select the  button and system will save the data deletion. Note: Click once on the  button to cancel the deletion process.

Authority Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Authority Code List (Panel)	
<Authority Code Search Criteria> (Sub-Panel)	
Authority Code	This is the code associated with the respective credit decision's authority, e.g., APPR01.
Authority Based On	This is an indicator whether the credit decision's authorisation is by 'Group' or 'Pool' of members.
Authority Code List (Sub-Panel)	
Authority Code	This is the code associated with the respective credit decision's authority, e.g., APPR01.
Description	This is the brief details or name of the respective credit decision's authority, e.g., OFFICER/EXEC GRP 1.
Business Rule Type	This is the type of credit sub-processes that requires credit decision-making. Some available options, are as follows:- • LOSRA - LOS Recommendation Authority • APPR - Credit Application Approval • DDREQAUTH - Draw Down Authority
Authority Based On	This is an indicator whether the credit decision's authorisation is by 'Group' or 'Pool' of members.
Assign Based On	This is to indicate the basis of task assignment for an authority group, e.g., All Users Listed. Note: This field will be displayed, provided, the 'Group' option has been selected for the 'Authority Base On' field.

Authority Code List (Panel)

Decision Method	This is the final decision consideration method, based on the credit decision made by each member in the respective credit authority group. The options, are as follows:- • All • Any • Half • Majority Note: This field will be displayed, provided, the 'Group' option has been selected for the 'Authority Base On' field.



- This panel will be displayed, once the function screen has been opened.
- The purposes of this panel, are as follows:-
 - To filter the list of existing authority codes that will be displayed for the ease of user's search attempt for the relevant records.
 - Access point for the details of each existing authority code.

Authority Code Details (Panel)

Authority Code	This is the code associated with the respective credit decision's authority, e.g., APPR01.
Description	This is the brief details or name of the respective credit decision's authority, e.g., OFFICER/EXEC GRP 1.
Business Rule Type	This is the type of credit sub-processes that requires credit decision-making. Some available options, are as follows:- • LOSRA - LOS Recommendation Authority • APPR - Credit Application Approval • DDREQAUTH - Draw Down Authority • DDREQAUTH - Draw Down Authority

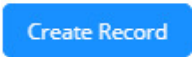
Authority Code Details (Panel)	
Status	This is the status of the authority code. The available options, are as follows:- • A - Active <i>(The authority code is ready for use in system)</i> • I - Inactive <i>(The authority code can no longer be use in system)</i>
Authority Based On	This is an indicator whether the credit decision's authorisation is by 'Group' or 'Pool' of members.
Assign Based On	This is to indicate the basis of task assignment for an authority group, e.g., All Users Listed. Note: This field will be displayed, provided, the 'Group' option has been selected for the 'Authority Base On' field.
Assign Method	This is the manner to route to each member of the respective credit authority group. The available options, are as follows:- • P - Parallel • S - Sequence
Decision Method	This is the final decision consideration method, based on the credit decision made by each member in the respective credit authority group. The available options, are as follows:- • All • Any • Half • Majority Note: This field will be displayed, provided, the 'Group' option has been selected for the 'Authority Base On' field.
Created On	This is the date the authority code has been created.
Created By	This is the User ID of the user who has created the authority code.
Updated On	This is the date the authority code has been updated.
Updated By	This is the User ID of the user who has updated the details of the authority code.

Authority Code Details (Panel)

Authority List (Sub-Panel)

Branch	This is the branch code of the bank or financial institution, in which the respective member of a credit authority group or pool, is being stationed.
Authority ID	This is the User ID of the respective member of a credit authority group or pool.
Name	This is the staff name of respective member of a credit authority group or pool.
Sequence No.	This is a system generated number order number for each member of a credit authority group or pool.

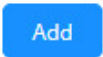


- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button at the main screen of this function.
 - Clicked once on the  icon of an existing authority code.

Authority Member Details (Pop-Up Window)

Authority Code	This is the code associated with the respective credit decision's authority, e.g., APPR01.
Authority Description	This is the brief details or name of the respective credit decision's authority, e.g., OFFICER/EXEC GRP 1.
Branch	This is the branch code of the bank or financial institution, in which the respective member of a credit authority group or pool, is being stationed.
Authority ID	This is the User ID of the respective member of a credit authority group or pool.
Remarks	This is the additional details, or brief description or highlights relating to the respective authority code.



- This window will appear after user has done the followings:-
 - Clicked once on the  button, located at the 'Authority List' sub-panel.
 - Clicked once on the  icon, of a member's record at the 'Authority List' sub-panel.
- The purpose of this window is to allow user to select the relevant User ID and input related remarks towards maintaining the member for a credit authority group or pool.

Workflow Setup Function - Introduction

There are many work processes contained in the system of banks or financial institutions, e.g., credit processing process relating to loan origination purpose, and disbursement process relating to loan management purpose.

In addition, each work process can contain several slightly different variation steps or workflow stages or states, e.g., dependent on the related conditions in terms of the product behaviour or nature, e.g., credit application processing workflow states and conditions are different between a personal loan as compared to a term loan to finance a property development project.

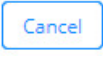
In view of the above, this function will be useful, as it allows users to do the followings:-

- Create 'workflow process' codes from the available processes, or existing process codes with relevant workflow stages.
- Maintain the details of the respective workflow process code.
- Submit the respective workflow process code for approval.
- Perform approval to either approve or send the workflow process code for rework.

System will exclude the user who has created and submitted the workflow process code for approval from performing the approval. Any other User IDs of the same user group and level as the maker can perform approval.

Workflow Setup Function - Create Scenarios

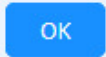
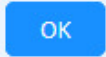
Scenario 1: Create Workflow

Details	
Step 1	From the Tree Menu, search for the Workflow Setup function, and then click once on the function name.
Step 2	By default, system will display a list of workflow process codes, if any.
Step 3	Click once on the  button.
Step 4	System will prompt a message seeking for confirmation whether to proceed with either an Existing Process Code or New Process Code. Click once on the 'New Process Code' button. Note: • For 'Existing Process Code', the 'Process Codes LOV' pop-up window will be displayed. Mouse over a record, and then click once on it. • Click once on the  button, to discard all selection or changes made.

Details

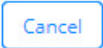
Step 5

Proceed to input relevant field values, as follows:-

- If at Step 4, the '**New Process Code**' button has been clicked once, proceed as follows:-
 - Input relevant field values relating to the workflow process code and type at the top part of 'Workflow Process Details' panel and then click once on the  button.
 - System will display details on the following sub-panels:-
 - Workflow List
 - Workflow State
 - Mouse over the  button' of a record at the 'Workflow List' sub-panel and then click once on it. Then input field values at the 'Workflow Process Details' pop-up window and then click once on the  button.
 - Mouse over the  button' of a record at the 'Workflow State' sub-panel and then click once on it. Then input field values at the 'Workflow State Details' pop-up window and then click once on the  button.
- If at Step 4, the '**Existing Process Code**' button has been clicked once, proceed as follows:-
 - The details of the selected rule code will be displayed at the 'Work Process Details' panel in the following sub-panels:
 - <Workflow Process Code> located at the top part of the panel
 - Workflow List
 - Workflow State
 - Mouse over the  button' of a record at the 'Workflow List' sub-panel and then click once on it. Then input field values at the 'Workflow Process Details' pop-up window and then click once on the  button.
 - Mouse over the  button' of a record at the 'Workflow State' sub-panel and then click once on it. Then input field values at the 'Workflow State Details' pop-up window and then click once on the  button.

Step 6

Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save the data inputted.

Note: Click once on the  button, to discard all changes made.

Workflow Setup Function - View Scenarios

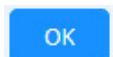
Scenario 1: View Workflows and Details

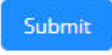
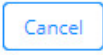
Details	
Step 1	From the Tree Menu, search for the Workflow Setup function, and then click once on the function name.
Step 2	By default, system will display a list of workflow process codes, if any. Note: • All the available workflow process codes will be listed. • User needs to go through the entire list, or to narrow down the list by inputting the relevant search criteria, and then, click once on the  button.
Step 3	Click once on the  icon of a workflow process code record.
Step 4	The details of the selected workflow process code record, will be displayed at the 'Workflow Process Details' panel in the following sub-panels: • <Workflow Process Code> located at the top part of the panel • Workflow List • Workflow State Note: • Click once on the  button' of a record at the 'Workflow List' sub-panel, to view more related details. • Click once on the  button' of a record at the 'Workflow State' sub-panel to view more related details.

Workflow Setup Function - View Scenarios

Scenario 1: Update Details of 'Draft' Workflow Process Code

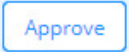
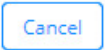
Details	
Step 1	From the Tree Menu, search for the Workflow Setup function, and then click once on the function name.

Details	
Step 2	By default, system will display a list of workflow process codes, if any. Note: • All the available workflow process codes will be listed. • User needs to go through the entire list, or to narrow down the list by inputting the relevant search criteria, and then, click once on the  button. • System only allows the details of the workflow process codes that are in the 'N - New' status to be edited. • A draft workflow process code refers to a workflow process code that has not been submitted for approval, and is in the 'N - New' status.
Step 3	Click once on the  icon of a workflow process code record.
Step 4	The details of the selected workflow process code record, will be displayed at the 'Workflow Process Details' panel in the following sub-panels: • <Workflow Process Code> located at the top part of the panel • Workflow List • Workflow State Note: • Click once on the  button' of a record at the 'Workflow List' sub-panel, to view more related details. • Click once on the  button' of a record at the 'Workflow State' sub-panel to view more related details.
Step 5	Proceed to overwrite the relevant field values at the panel. • Click once on the  button' of a record at the 'Workflow List' sub-panel. Then, overwrite the relevant field values at the 'Workflow Process Details' pop-up window, and then click once on the  button. • Click once on the  button' of a record at the 'Workflow State' sub-panel. Then, overwrite the relevant field values at the 'Workflow State Details' pop-up window, and then click once on the  button.

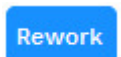
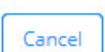
Details	
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: - Click once on the  button, to send the workflow process code for approval. - Click once on the  button, to discard all changes made.

Scenario 2: Approve a Workflow Process Code

Details	
Step 1	From the Tree Menu, search for the Workflow Setup function, and then click once on the function name.
Step 2	By default, system will display a list of workflow process codes, if any. Note: - All the available workflow process codes will be listed. - User needs to go through the entire list, or to narrow down the list by inputting the relevant search criteria, and then, click once on the  button.
Step 3	Click once on the  icon of a workflow process code record.
Step 4	The details of the selected workflow process code record, will be displayed at the 'Workflow Process Details' panel in the following sub-panels: <Workflow Process Code> located at the top part of the panel - Workflow List - Workflow State Note: - Click once on the  button' of a record at the 'Workflow List' sub-panel, to view more related details. - Click once on the  button' of a record at the 'Workflow State' sub-panel to view more related details.

Details	
Step 5	Thereafter, click on the  button and system will update the status of the workflow process code as 'A - Approved' from 'P - Pending'. Note: Click once on the  button, to discard all changes made.

Scenario 3: Send a Workflow Process Code for Rework

Details	
Step 1	From the Tree Menu, search for the Workflow Setup function, and then click once on the function name.
Step 2	By default, system will display a list of workflow process codes, if any. Note: • All the available workflow process codes will be listed. • User needs to go through the entire list, or to narrow down the list by inputting the relevant search criteria, and then, click once on the  button.
Step 3	Click once on the  icon of a workflow process code record.
Step 4	The details of the selected workflow process code record, will be displayed at the 'Workflow Process Details' panel in the following sub-panels: • <Workflow Process Code> located at the top part of the panel • Workflow List • Workflow State Note: • Click once on the  button' of a record at the 'Workflow List' sub-panel, to view more related details. • Click once on the  button' of a record at the 'Workflow State' sub-panel to view more related details.
Step 5	Thereafter, click on the  button and system will update the status of the workflow process code as 'N - New' from 'P - Pending'. Note: Click once on the  button, to discard all changes made.

Workflow Setup Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Workflow Process List (Panel)	
<Workflow Process Filters> (Sub-Panel)	
Process Code	This is the user defined code associated with the respective workflow process, e.g., FCAWFH - FULL PL APPLICATION FLOW.
Process Name	This is the user defined brief description, of the respective workflow process code, e.g., FULL PL APPLICATION FLOW.
<Workflow Process Codes List> (Sub-Panel)	
Process Code	This is the code associated with the respective workflow process, e.g., FCAWFH - FULL PL APPLICATION FLOW.
Process Name	This is the brief description, of the respective workflow process code, e.g., FULL PL APPLICATION FLOW.
Category	This is the group of the respective workflow process, e.g., LOS - Origination Workflow, and CR - Credit Workflow.
Process Type	This is the system's workflow process, e.g., FCA_WF - Full Credit Application Workflow.
Last Approved Date	This is the most recent date that the respective workflow process code has been approved for use in system.
Pending Approval	This is an indicator whether the respective process code requires the approval from the supervisor or manager. Checked check box means pending for approval from supervisor or manager. Otherwise, the approval from supervisor or manager is not required.



- This panel will be displayed, when the function screen has been opened.
- The purposes of this function, are as follows:-
 - To view the list of workflow process codes, created.
 - Access point to create workflow process codes.
 - Access point to view the details of each selected workflow process code.

Workflow Process Details (Panel)

<Workflow Process Code> (Sub-Panel)

Workflow Process Details (Panel)	
Process Code	This is the code associated with the respective workflow process, e.g., FCAWFH - FULL PL APPLICATION FLOW.
Process Name	This is the brief description, of the respective workflow process code, e.g., FULL PL APPLICATION FLOW.
Category	This is the group of the respective workflow process, e.g., LOS - Origination Workflow, and CR - Credit Workflow.
Process Type	This is the system's workflow process, e.g., FCA_WF - Full Credit Application Workflow.
Workflow List (Sub-Panel)	
Effective Date	This is the date of which a workflow process code will be available for use in system.
Status	This is the status of the respective workflow process code. The options, are as follows:- • N - New (<i>When the workflow is still in draft form, or during approval, the workflow process code has been returned for rework</i>) • P - Pending (<i>When the workflow code has been submitted for approval and is pending for decision</i>) • A - Approved (<i>When the workflow process code has been approved</i>)
In Effect	This is to indicate whether a workflow process code can be readily used for tagging to the related business rule. The options, are as follows:- • Yes (<i>Ready for used</i>) • No (<i>Not available for use</i>)
Remarks	This is the comments or highlights on the respective workflow process code.
Create On	This is the date that the respective workflow process code has been created.
Create By	This is the User ID of the user who has created the respective workflow process code.
Workflow State (Sub-Panel)	
No.	This is the order of a list of numbers from the smallest value to the largest value that associate the priority of the respective state or task contained in a workflow process code.

Workflow Process Details (Panel)	
State Code	This is the code and name of the respective state or task contained in a workflow process code.
State Description	This is the name or brief description of the respective workflow state code.
Implement	This is to indicate whether the respective workflow process state is to be included in a workflow process. The options, are as follows:- • Y - Yes (<i>To be included in a workflow process</i>) • N - No (<i>Not to be included in a workflow process</i>) Note: If the workflow state is mandatory, then the workflow state must be included in a workflow process.
Mandatory Stage	This indicates whether the workflow process state must be included into a workflow process. The options, are as follows:- • Y - Yes (<i>Mandatory</i>) • N - No (<i>Optional</i>)
Rework to No.	This is to indicate in which other workflow state(s) that the respective workflow state or task contained in a workflow process can be reverted for rework, e.g., 0,1 indicates that rework can be performed at workflow state order no. 0 and 1.



- This panel will be displayed, as follows:-
 - For new workflow process codes:-
 - After user has inputted the main workflow process code details and clicked once on the **Load** button.
 - After has clicked once on the 'Existing Process Code' button.
 - After user has clicked once on the  button' of a record at the 'Workflow State' sub-panel.
- The purposes of this panel, are as follows:-
 - To view the list of different dates' versions of a workflow process scheme of a same work process.
 - Access point to view the details of the workflow process code and each related workflow states.
 - Access point to overwrite the details of the selected workflow process code and each related workflow states, provided the workflow process code is still in the 'N - New' status.

Workflow Process Details (Pop-Up Window)

Effective Date	This is the date of which a workflow process code will be available for use in system.
Status	This is the status of the respective workflow process code. The available options, are as follows:- • N - New (<i>When the workflow is still in draft form, or during approval, the workflow process code has been returned for rework</i>) • P - Pending (<i>When the workflow code has been submitted for approval and is pending for decision</i>) • A - Approved (<i>When the workflow process code has been approved</i>)
In Effect	This is to indicate whether a workflow process code can be readily used for tagging to the related business rule. The options, are as follows:- • Yes (<i>Ready for used</i>) • No (<i>Not available for use</i>) No (<i>Not in use</i>)
Remarks	This is the comments or highlights on the respective workflow process code.

Workflow Process Details (Pop-Up Window)	
Create On	This is the date that the respective workflow process code has been created.
Create By	This is the User ID of the user who has created the respective workflow process code.
Updated On	This is the date that the respective workflow process code has been updated.
Updated By	This is the User ID of the user who has updated the respective workflow process code.
Approved On	This is the date the respective workflow process code has been approved.
Approver User ID	This is the User ID of the user who has approved the workflow process code.



- This window will pop up after user has clicked once on the  icon of a workflow process record.
- The purpose of this window is to allow user to maintain the 'Remarks' field value of the respective workflow process code that has not been submitted for approval (draft form), or is in the 'N - New' status.

Workflow State Details (Panel)	
State Code	This is the code and name of the respective state or task contained in a workflow process.
State Description	This is the name or description of the respective workflow state code.
Mandatory	This indicates whether the workflow process state must be included into a workflow process. The options, are as follows:- • Y - Yes (<i>Mandatory</i>) • N - No (<i>Optional</i>)

Workflow State Details (Panel)	
Implement	This is to indicate whether the respective workflow process state is to be included in a workflow process. The options, are as follows:- • Y - Yes (<i>To be included in a workflow process</i>) • N - No (<i>Not to be included in a workflow process</i>) Note: If the workflow state is mandatory then, the workflow state must be included into a workflow process.
Assignment (Section)	
Actor Assignment (Sub-Section)	
The purpose of this sub-section is to allow the system administrator to maintain the conditions to route the respective workflow process' state or task to an assignee to work.	
Assign Method	This is the assignee's role to be assigned with the respective workflow process' state or task to work. The available options, are as follows:- • A - Authority • R - User Role • SYS - System or Anyone
User Group	This is group code of users to be assigned to the respective workflow state or task, provided the 'Assign Method' is 'R - User Role', e.g., CA - CREDIT APPROVAL.
Level	This is user level of the users to be assigned to the respective workflow state or task, provided the 'Assign Method' is 'R - User Role', e.g., 7 and 8.
Authority Rule	This is the authority rule applied in a workflow state, to determine the assignee to be routed, provided the 'Assign Method' is 'A - Authority', DDREQAUTH.
Rule Code	This is the authority code to be mapped to the authority rule applied in the workflow state or task, to determine the assignee to be routed, provided the 'Assign Method' is 'A - Authority', DRAWDOWNAPPR - DRAWDOWN APPROVAL.
Rework Assignment (Sub-Section)	
The purpose of this sub-section is to allow the system administrator to maintain the conditions to route the respective workflow process' state or task for rework.	

Workflow State Details (Panel)	
Assign Method	This is the assignee's role to be assigned with the respective workflow process' state or task for rework. The available options, are as follows:- • A - Authority • O - Original • R - User Role • SYS - System or Anyone
User Group	This is group code of users to be assigned to the respective workflow state or task for rework, provided the 'Assign Method' is 'R - User Role', e.g., CA - CREDIT APPROVAL.
Level	This is user level of the users to be assigned to the respective workflow state or task for rework, provided the 'Assign Method' is 'R - User Role', e.g., 2 and 3.
Authority Rule	This is the authority rule applied in a workflow state, to determine the assignee to be routed for rework, provided the 'Assign Method' is 'A - Authority', DDREQAUTH.
Rule Code	This is the authority code to be mapped to the authority rule applied in the workflow state or task, to determine the assignee to be routed for rework, provided the 'Assign Method' is 'A - Authority', DRAWDOWNAPPR - DRAWDOWN APPROVAL.
Alert (Section)	
Alert Upon Entering This Workflow Stage (Sub-Section)	
Category	This is the code of the alert type (that determine the point to alert) that is to be applied in the respective workflow state, CR_DDAPPRALEERT, when entering the workflow state.
Alert Code	This is the code and description of the alert code that is to be mapped to the alert category for the alert message to be triggered when entering the workflow, e.g., DDAPPROVED - DD APPROVED ALERT.
Alert Upon Moving To Next Workflow Stage (Sub-Section)	
Category	This is the code of the alert type (that determine the point to alert) that is to be applied in the respective workflow state, when exiting the workflow state to move to the next workflow state.

Workflow State Details (Panel)	
Alert Code	This is the code and description of the alert code that is to be mapped to the alert category for the alert message to be triggered, when exiting the workflow state to move to the next workflow state.
Alert Upon This Workflow State Is Aborted (Sub-Section)	
Category	This is the code of the alert type (that determine the point to alert) that is to be applied in the respective workflow state, after aborted the workflow state.
Alert Code	This is the code and description of the alert code that is to be mapped to the alert category for the alert message to be triggered, after aborted the workflow state.
TAT (Section)	
Turnaround Time (Sub-Section)	
The purpose of this section is to allow user to maintain the target total completion time for the respective workflow state or task.	
Day	This is the target completion time in days of the respective workflow state or task.
Hour	This is the target completion time in hours of the respective workflow state or task.
Minute	This is the expected completion time in minutes of the respective workflow state or task.



- This window will pop up after user has clicked once on the  icon of the respective workflow state record.
- The purpose of this window is to allow user to maintain the details of the respective workflow state details that is in the 'N - New' status (either a newly drafted workflow process code, or a workflow process code that has been reverted for rework).

Business Rules Maintenance Function - Introduction

Rules essentially refers to some authoritative principles that serve as guiding actions for results.

In system, this function is used to set relevant rules which are to be mapped with relevant criteria for results in respective process or sub-process or function by rule type.

An example of a workflow processes that are using certain rules set in this function, are as follows:-

- **Drawdown Process:**

- Rule Code: DDVERIFY (*Rule to perform drawdown request verification*)
- Rule Code: DDAPPR (*Rule to perform drawdown request approval*)

This function basically allows user to do the followings:-

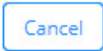
- Create rule code
- Submit the rule code for approval
- Approve or send the rule code for rework

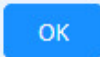
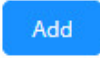
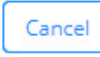
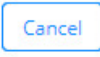
The authorised user who can pick up the submitted rule code for approval or rework will not include the user who has created and submitted the rule code.

Business Rules Maintenance Function - Create Scenarios

Scenario 1: Create Business Rules' Code

Details	
Step 1	From the Tree Menu, search for the Business Rules function, and then click once on the function name.
Step 2	By default, system will display the unfiltered data. Note: • All the available business rules' codes will be listed. • User needs to either go through the entire list or input relevant search criteria, and then click once on the  button.
Step 3	Click once on the  button.

Details	
Step 4	System will prompt a message seeking for confirmation whether to proceed with either an Existing Rule Code or New Rule Code. Click once on the 'New Rule Code' button. Note: • For 'Existing Rule Code', the 'Select A Rule Code' pop-up window will be displayed. Mouse over a record, and then double-click on it. • Click once on the  button, to discard all selection or changes made.
Step 5a	Proceed to input relevant field values, as follows:- • If at Step 4, the 'New Rule Code' button has been clicked once, proceed to do the following:- ◦ Input relevant field values relating to the rule code and type at the top part of 'Business Rule Details' panel and then click once on the  button. ◦ System will display details on the following sub-panels:- ▪ Rules List ▪ Rules Details ◦ Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it. Then input field values at the 'Rule Details' pop-up window and then click once on the  button. ◦ Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it. Then input field values at the 'Configure Conditions' panel and then click once on the  button.

Details	
Step 5b	Proceed to input relevant field values, as follows:- • If at Step 4, the 'Existing Rule Code' button has been clicked once, proceed to do the following:- ◦ The details of the selected rule code will be displayed at the 'Business Rules Details' panel in the following sub-panels: ▪ <Rule Code> located at the top part of the panel ▪ Rules List ▪ Rules Details ◦ Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it. Then input field values at the 'Rule Details' pop-up window and then click once on the  button. ◦ Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it. Then input field values at the 'Configure Conditions' panel and then click once on the  button.
Note: (For Step 5a and 5b) • At the 'Rules Details' panel: ◦ Click once on the  button. ◦ System will display the 'Configure Condition' panel containing the following sub-panels:- ▪ Rule Criterion ▪ Configure Condition ◦ Proceed to input value into each relevant field at the 'Configure Condition' sub-panel and then click once on the 'And', and/ or 'Or' operator button for the required Structured Query Language (SQL) statements for data filtering purpose to be displayed at the 'Filters' column. ◦ Upon satisfied on the input made at the 'Configure Condition' sub-panel, click once on the  button. • Click once on the  button, to discard all changes made.	
Step 6	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Business Rules Maintenance Function - View Scenarios

Scenario 1: View Details of a Business Rules' Code

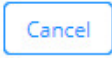
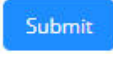
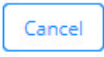
Details	
Step 1	From the Tree Menu, search for the Business Rules function, and then click once on the function name.
Step 2	By default, system will display the unfiltered data. Note: • All the available business rules' codes will be listed. • User needs to either go through the entire list or input relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a business rules' code.
Step 4	The details of the selected business rules' code will be displayed at the 'Business Rules Details' panel in the following sub-panels: • <Rule Code> located at the top part of the panel • Rules List • Rules Details Note: • Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it, to view more details. • Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it, to view more details.

Business Rules Maintenance Function - Update Scenarios

Scenario 1: Make Changes to a Rule of a Business Rules' Code that has not been Submitted for Approval or is Pending for Approval

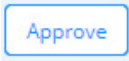
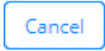
Details	
Step 1	From the Tree Menu, search for the Business Rules function, and then click once on the function name.

Details	
Step 2	By default, system will display the unfiltered data. Note: • All the available business rules' codes will be listed. • User needs to either go through the entire list or input relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a business rules' code.
Step 4	The details of the selected business rules' code will be displayed at the 'Business Rules Details' panel in the following sub-panels: • <Rule Code> located at the top part of the panel • Rules List • Rules Details
Step 5	Click once on the 'Edit' button at the <Rule Code> sub-panel, located at the top part of the panel to overwrite any enabled field values.
Step 6	Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it. Then input field values at the 'Rule Details' pop-up window and then click once on the  button.

Details	
Step 7	Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it. Then input field values at the 'Configure Conditions' panel and then click once on the  button. Note: - At the 'Rules Details' panel: - Click once on the  button. - System will display the 'Configure Condition' panel containing the following sub-panels:- - Rule Criterion - Configure Condition - Proceed to input value into each relevant field at the 'Configure Condition' sub-panel and then click once on the 'And', and/ or 'Or' operator button for the required Structured Query Language (SQL) statements for data filtering purpose to be displayed at the 'Filters' column. - Upon satisfied on the input made at the 'Configure Condition' sub-panel, click once on the  button. - Click once on the  button, to discard all changes made. - Click once on the  icon, of a business rule or condition record to remove it.
Step 8	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: - Click once on the  button, to send the rule code for approval. - Click once on the  button, to discard all changes made.

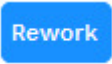
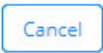
Scenario 2: Approve a Business Rules' Code

Details	
Step 1	From the Tree Menu, search for the Business Rules function, and then click once on the function name.

Details	
Step 2	By default, system will display the unfiltered data. Note: • All the available business rules' codes will be listed. • User needs to either go through the entire list or input relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon of a business rules' code.
Step 4	The details of the selected business rules' code will be displayed at the 'Business Rules Details' panel in the following sub-panels: • <Rule Code> located at the top part of the panel • Rules List • Rules Details Note: • Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it, to view more details. • Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it, to view more details.
Step 5	Thereafter, click on the  button and system will update the status of the rule code as 'Approved'. Note: Click once on the  button, to discard all changes made.

Scenario 3: Send a Business Rules' Code for Rework

Details	
Step 1	From the Tree Menu, search for the Business Rules function, and then click once on the function name.
Step 2	By default, system will display the unfiltered data. Note: • All the available business rules' codes will be listed. • User needs to either go through the entire list or input relevant search criteria, and then click once on the  button.

Details	
Step 3	Click once on the  icon of a business rules' code.
Step 4	The details of the selected business rules' code will be displayed at the 'Business Rules Details' panel in the following sub-panels: • <Rule Code> located at the top part of the panel • Rules List • Rules Details Note: • Mouse over the  button' of a record at the 'Rules List' sub-panel and then click once on it, to view more details. • Mouse over the  button' of a record at the 'Rules Details' sub-panel and then click once on it, to view more details.
Step 5	Thereafter, click on the  button and system will update the status of the rule code as 'P - Pending'. Note: Click once on the  button, to discard all changes made.

Business Rules Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Business Rules Maintenance (Panel)
<Business Rules Search Criteria> (Panel)

Business Rules Maintenance (Panel)**Rule Type**

This is the category of the rules to drive the way a business process, or a sub-process, or a component, to work or validated in system.

Some possible options, are as follows:-

If Domain is AP - Credit application:-

- LOSWF - LOS Workflow Rule
- LOSAA - LOS Authority Routing Rule
- FSCORESCHEME - Full Credit Scoring Scheme Rule
- QCHALLENGE - Quick Challenger Scoring Scheme

If Domain is CR - Credit:-

- DDREQ - Drawdown Request Workflow Rule
- DDREQAUTH - Drawdown Authority Routing Rule

Note: Each rule type has a list of pre-mapped possible relevant fields or criteria.

Rule Code

This is the code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.

<List of Business Rules' Codes> (Sub-Panel)

Business Rules Maintenance (Panel)	
Rule Type	This is the category of rules to drive the way a business process, or a sub-process, or a component, to work or validated in system. Some possible options, are as follows:- If Domain is AP - Credit application:- • LOSWF - LOS Workflow Rule • LOSAA - LOS Authority Routing Rule • FSCORESCHEME - Full Credit Scoring Scheme Rule • QCHALLENGE - Quick Challenger Scoring Scheme If Domain is CR - Credit:- • DDREQ - Drawdown Request Workflow Rule • DDREQAUTH - Drawdown Authority Routing Rule Note: Each rule type has a list of pre-mapped possible relevant fields or criteria.
Rule Code	This is the code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Rule Description	This is the name of code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Domain	This is the code associated with the respective broad group of areas in system, of which the respective set of business rules belongs, e.g. AP - Credit Application, and CR - Credit.
Last Approved Date	This is the most recent date that the respective business rule code has been approved for use in system.
Pending Approval	This is the indicator that the respective business rule code has been submitted for approval, and is still pending for approval before it can be effective for use in system. Checked checkbox indicates that the business rules' code is pending approval. Otherwise, the business rules' code is either still in a draft form, or it has been approved or rejected.



- This panel will be displayed when the function screen has opened.
- The purposes of this panel, are as follows:-
 - Access point to maintain business rules' codes.
 - View the list of business rules' codes, maintained earlier.

Business Rules Details (Panel)	
<Rules Code> (Sub-Panel)	
Domain	This is the code associated with the respective broad group of areas in system, of which the respective set of business rules belongs, e.g. AP - Credit Application, and CR - Credit.
Rule Type	This is the category of rules to drive the way a business process, or a sub-process, or a component, to work or validated in system. Some possible options, are as follows:- If Domain is AP - Credit application:- • LOSWF - LOS Workflow Rule • LOSAA - LOS Authority Routing Rule • FSCORESCHEME - Full Credit Scoring Scheme Rule • QCHALLENGE - Quick Challenger Scoring Scheme If Domain is CR - Credit:- • DDREQ - Drawdown Request Workflow Rule • DDREQAUTH - Drawdown Authority Routing Rule Note: Each rule type has a list of pre-mapped possible relevant fields or criteria.
Rule Code	This is the code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Rule Description	This is the name of code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Edit Details	Click once on this button to overwrite the 'Rule Description' field value, if applicable.
Rule List (Sub-Panel)	

Business Rules Details (Panel)

This sub-panel displays all the available versions (differentiated by the effective date) of the same business rules' code.

However, the latest approved version of the same business rules' code will supersede the previous version.

Effective Date	This is the date that the respective business rules' code will be effective and valid for use in system.
Status	This is the status of the respective business rules' code, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.
In Effect	This is to indicate that the respective business rules' code has become effective and can be used in system. Note: Each business rules' code will become effective, after it has been approved and upon the completion of the first End-of-Day (EOD) periodic process in the system, which will supersede the previous version of the same business rules' code.
Create By	This is the User ID of the user who has created the respective business rules' code.
Create On	This is the date the respective business rules' code has been created.

Rules Details (Sub-Panel)

Condition Description	This is the brief definition of the respective rule containing in each business rules' code, e.g., <10K, and >10K <50K.
Priority	This is the sequence order of the respective rule contained in a business rules' code for validation purpose, e.g., 1 and 2.
Result Field	This is the name of the database table column (e.g., AUTHORITY_CD), that has been pre-mapped to the respective rule (subject to the domain, and rule type) contained in a business rules' code to be validated (subject to the 'Filter' field column, if any) to derive or get the value inputted at the 'Result' column.
Result	This is the expected output of the respective rule (subject to the value inputted at the 'Filter' column, if any) contained in a business rules' code, e.g., if Result Field: AUTHORITY_CD, then Result: AUTO_APPR - AUTO APPROVE.
Filter	This is the syntax of SQL 'WHERE' clause to define the business logic to apply for the respective rule, contained in a business rules' code for validation purpose towards deriving the value inputted at then 'Result' column.

Business Rules Details (Panel)

Test Conditions	Click once on this button to access the 'Test Conditions' window, in order to input the relevant attribute values to check to ensure the expected output will be retrieved.
Copy Conditions	Click once on this button to select an existing business rules' code to copy the related business rules for use towards creating a new business rules' code.



- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button, and then clicked once on the 'New Rule Code' button displayed at the 'Confirmation Message' pop-up window.
 - After user has clicked once on the  button, and then clicked once on the 'Existing Rule Code' button displayed at the 'Confirmation Message' pop-up window, and lastly double-clicked on an existing business rules' code at the 'Select a Process Code' pop-up window.
 - Click once on the  icon, of an existing business rules' code.
- The purposes of this panel, are as follows:-
 - To maintain the details of each business rules code (with feature to test to ensure the respective attribute's value will display the correct expected output).
 - To view the details of the selected business rules' code.

Rule Details (Pop-Up Window)

Effective Date	This is the date that the respective business rules' code will be effective and valid for use in system.
Status	This is the status of the respective business rules' code, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.
In Effect	This is to indicate that the respective business rules' code has become effective and can be used in system. Note: Each business rules' code will become effective, after it has been approved and upon the completion of the first End-of-Day (EOD) periodic process in the system, which will supersede the previous version of the same business rules' code.



- This window will be displayed, after user has clicked once on the  icon of a **new version record of a business rules' code** at the 'Rule List' sub-panel.
- The purpose of this window is to allow user to overwrite the value of the 'Effective Date' field.

Configure Condition (Panel)	
Rule Criterion (Sub-Panel)	
This sub-panel displays the list of available characteristics, that can possible used for the respective rule's definition.	
Attribute	This is the characteristic of the data in system (e.g., Product Line, Debt Service Ratio, Customer Category, and Total Amount) that can be used as the filter criterion for the result of a business condition or rule, contained in a business rules' code.
Value Code	This is the possible value codes of each characteristic that can be used to filter the result of a business condition or rule, contained in a business rules' code, e.g., Attribute: Product Line, then Value Code: PL and Value Description: Personal Loan.
Value Description	This is the definition of the respective value code of each characteristic that can be used to filter the result of a business condition or rule, contained in a business rules' code, e.g., Attribute: Product Line, then Value Code: PL and Value Description: Personal Loan.
Configure Condition (Sub-Panel)	
Condition Description	This is the brief definition of the respective rule containing in each business rules' code, e.g., <10K, and >10K <50K.
Priority	This is the sequence order of the respective rule contained in a business rules' code for validation purpose, e.g., 1 and 2.
Result Field	This is the name of the database table column (e.g., AUTHORITY_CD), that has been pre-mapped to the respective rule (subject to the domain, and rule type) contained in a business rules' code to be validated (subject to the 'Filter' field oolumn, if any) to derive or get the value inputted at the 'Result' column.
Result	This is the expected output of the respective rule (subject to the value inputted at the 'Filter' column, if any) contained in a business rules' code, e.g., if Result Field: AUTHORITY_CD, then Result: AUTO_APPR - AUTO APPROVE.
Attribute	This is the characteristic of the data in system (e.g., Product Line, Debt Service Ratio, Customer Category, and Total Amount) that can be used as the filter criterion for the result of a business condition or rule, contained in a business rules' code.

Configure Condition (Panel)

Operator

This is the symbol or function representing the respective mathematical operation, that is required to derive the filter for the expected output result for the respective rule.

Some available options, are follows:-

- **Normal Operator (for main rule)**

Symbol	Symbol Description
<	less than
< =	less than or equal to
<>	not equal to
=	equal to
>	greater than
>=	greater than or equal to

- **Others - 1 to Many Relationship (for main rule)**

Symbol	Symbol Description
-=	not exist; equal
-<>	not exist; not equal
+=	exist; equal
++<>	exist; not equal

- **Sub-Rule for 1 to Many Relationship (for sub rule of a main rule)**

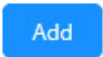
Symbol	Symbol Description
--<>	not exist; not equal; and
++<>	exist; not equal; and

Note:

- Each rule type has a list of pre-mapped attributes.
- Each rule may be pre-defined with a main rule with or without a sub rule, dependent on the rule type.

Configure Condition (Panel)	
Value	This is the expected output or value for the respective characteristic that can be used to filter the result of a business condition or rule, contained in a business rules' code, e.g., Attribute: Product Line, then Value: PL. Note: The value of this column is dependent on the selected rule type and attribute or characteristic.
And	This is the 'AND' clause value to be added to into the 'Filter' field to filter the result of a business condition or rule, contained in a business rules' code.
Or	This is the 'OR' clause value to be added to into the 'Filter' field to filter the result of a business condition or rule, contained in a business rules' code.
Filter	This is the syntax of SQL 'WHERE' clause to define the business logic to apply as the filter of the result for the respective business rule contained in a business rules' code.



- This panel will be displayed, after user has done the followings:-
 - Clicked once on the  button, located at the 'Rule Details' sub-panel.
 - Clicked once on the  icon, of a rule or condition record at the 'Rule Details' sub-panel.
- The purposes of this panel, are basically to define and maintain the relevant attribute values to form the relevant filters for various rules contained in the respective business rules' code

Test Conditions (Pop-Up Window)
Attributes and Values (Sub-Panel) This sub-panel display the available list of attributes can be used as the filter criteria to derive the expected result for the respective rule or condition, contained in a business rules' code. Some available options, are as follows:- • Debt Service Ratio • Margin of Finance • Term of Loan • Total Amount • Credit Score • Credit Score Grade
Results (Sub-Panel)

Test Conditions (Pop-Up Window)

Condition Met	This indicates whether the business condition or rule has been fulfilled based on the related attribute's value inputted, e.g., Product Line.
Result	This is the expected output based on the respective attribute's value inputted., e.g., PL.
Priority	This is the sequence order of the respective rule contained in a business rules' code for validation purpose, e.g., 1 and 2.

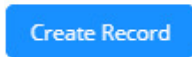


- This window will be displayed, after user has clicked once on the 'Test Condition' button, located under the 'Rules Details' sub-panel.
- The purpose of this window is to allow user to input the value for each relevant attributes, to test to ensure the expected result will be retrieved.

Confirmation Message (Pop-Up Window)

Do You Want To Proceed With Existing Rule Code Or Create New Rule Code?	This is the message to be confirmed with a selection of the following buttons:- • Existing Rule Code • New Rule Code • Cancel
Existing Rule Code	Click once on this button to proceed to create a business rules' code based on an existing business rules' code.
New Rule Code	Click once on this button to proceed to create an entirely business rules' code.
Cancel	Click once on this button, not to proceed further and exit from the message box.



- This window will be displayed, as follows:-
 - After user has clicked once on the  button.
 - After user has clicked once on the  icon of a business rules' code.
- The purpose of this window is to allow user to confirm whether to proceed to create new business rules' code, as follows:-
 - Based on an existing business rules code, to be modified (Existing Rule Code).
 - Entirely new business rules code (New Rule Code).

Select a Process Code (Pop-Up Window)

Search	This is the keyword to filter the list of existing business rules' codes displayed below.
Rule Type	This is the category of the rules to drive the way a business process, or a sub-process, or a component, to work or validated in system. Some possible options, are as follows:- If Domain is AP - Credit application:- • LOSWF - LOS Workflow Rule • LOSAA - LOS Authority Routing Rule • FSCORESCHEME - Full Credit Scoring Scheme Rule • QCHALLENGE - Quick Challenger Scoring Scheme If Domain is CR - Credit:- • DDREQ - Drawdown Request Workflow Rule • DDREQAUTH - Drawdown Authority Routing Rule Note: Each rule type has a list of pre-mapped possible relevant fields or criteria.
Rule Code	This is the code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Rule Description	This is the name of code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Domain	This is the code associated with the respective broad group of areas in system, of which the respective set of business rules belongs, e.g. AP - Credit Application, and CR - Credit.



- This window will be displayed after user has clicked once on the 'Existing Rule Code' button at the 'Confirmation Message' message box, triggered from clicking once on the  button.
- The purpose of this window is to allow user to select the relevant existing business rules' code for updates or changes.

Copy From (Pop-Up Window)

Search	This is the keyword to filter the list of existing business rules' codes displayed below.

Copy From (Pop-Up Window)	
Rule Type	This is the category of the rules to drive the way a business process, or a sub-process, or a component, to work or validated in system. Some possible options, are as follows:- If Domain is AP - Credit application:- • LOSWF - LOS Workflow Rule • LOSAA - LOS Authority Routing Rule • FSCORESCHEME - Full Credit Scoring Scheme Rule • QCHALLENGE - Quick Challenger Scoring Scheme If Domain is CR - Credit:- • DDREQ - Drawdown Request Workflow Rule • DDREQAUTH - Drawdown Authority Routing Rule Note: Each rule type has a list of pre-mapped possible relevant fields or criteria.
Rule Code	This is the code associated with a set of rules to be applied for a certain business processes, or sub-processes, or a component, to work or validated in system.
Effective Date	This is the date that the respective business rules' code will be effective and valid for use in system.
In Effect	This is to indicate that the respective business rules' code has become effective and can be used in system. Note: Each business rules' code will become effective, after it has been approved and upon the completion of the first End-of-Day (EOD) periodic process in the system, which will supersede the previous version of the same business rules' code.
Status	This is the status of the respective business rules' code, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.



- This window will be displayed, after user has clicked once on the 'Copy From' button, located at the 'Rules Details' sub-panel for new business rules' code.
- The purpose of this window is to allow user to select by double-clicking on an existing business rules' code to copy the related business rules.

GL Segment Scheme Function -Introduction

Having too many General Ledger (GL) accounts or codes in the chart of accounts in a bank or financial institution for the similar transactions or purposes but with different attributes such as Currency, Branch and Cost Center may be inconvenient, due to the great effort required to maintain them.

Seemingly, by specifying these attributes as segments, banks or financial institutions can avoid the hassle of needing to maintain too many GL accounts or codes in their charts of accounts, in order to represent the same GL properties.

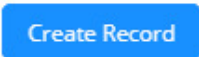
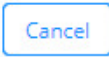
Therefore, this function will come in handy by allowing users to create the relevant GL segment schemes for use across the system.

In system, the maximum of nine different GL segments can be created as attributes of a chart of accounts, while each GL segment may have many possible GL segment values.

GL segment values are required to be pre-maintained, o be used together with the GL accounts or codes and other required GL set-ups in CS module and GL module (whether within the same system or in another system) in order to capture the related banking transactions' accounting entries.

GL Segment Scheme Function - Create Scenarios

Scenario 1: Create GL Segment Scheme

Details	
Step 1	From the Tree Menu, search for the GL Segment Scheme function, and then click once on it.
Step 2	By default, system will display the screen with a list of available GL segment schemes (if any).
Step 3	Click once on the  button.
Step 4	System will display the 'GL Segment Scheme Details' panel.
Step 5	Proceed input value into all the relevant fields and columns.
Step 6	Lastly, click once on the  button.
	Note: Click once on the  button, to discard all inputs made,

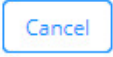
GL Segment Scheme Function - View Scenarios

Scenario 1: View the Details of GL Segment Schemes

Details	
Step 1	From the Tree Menu, search for the GL Segment Scheme function.
Step 2	By default, system will display the screen with a list of available segment schemes (if any). Note: • All the GL segment scheme records will be listed. • User needs to either go through the entire list or to narrow down the list by inputting the relevant search criteria, and click once on the  button.
Step 3	Click once on the  icon, of a GL segment scheme record..
Step 4	System will display the details at the selected Gl segment scheme.

GL Segment Scheme Function - Update Scenarios

Scenario 1: Update Details of GL Segment Scheme

Details	
Step 1	From the Tree Menu, search for the GL Segment Scheme function.
Step 2	By default, system will display the screen with a list of available segment schemes (if any). Note: • All the GL segment scheme records will be listed. • User needs to either go through the entire list or to narrow down the list by inputting the relevant search criteria, and click once on the  button.
Step 3	Click once on the  icon, of a GL segment scheme record.
Step 4	System will display the details at the selected Gl segment scheme.
Step 5	Proceed to overwrite all the relevant field and column values.
Step 6	Lastly, click once on the  button. Note: Click once on the  button, to discard all inputs made.

GL Segment Scheme Function - Delete Scenarios

Scenario 1: Delete Segment Scheme

Details	
Step 1	From the Tree Menu, search for the GL Segment Scheme function.
Step 2	By default, system will display the screen with a list of available segment schemes (if any). Note: • All the GL segment scheme records will be listed. • User needs to either go through the entire list or to narrow down the list by inputting the relevant search criteria, and click once on the  button.
Step 3	Click once on the  icon of a GL segment scheme.
Step 4	System will prompt a delete confirmation message. Proceed to select the  button and system will save the data deletion. Note: Click once on the  button, not to proceed with the data deletion.

GL Segment Scheme Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

GL Segment Schemes List (Panel)	
<Search Criteria> (Sub-Panel)	
GL Segment Scheme Code	This is the code associated with the respective set of GL attributes, e.g., GLSGMT.
Description	This is the name of the respective set of GL attributes, e.g., GL SEGMENT.
<GL Segment Schemes Listing> (Sub-Panel)	
GL Segment Scheme Code	This is the code associated with the respective set of GL attributes, e.g., GLSGMT.
Description	This is the name of the respective set of GL attributes, e.g., GL SEGMENT.
<GL Segment Scheme Details> (Panel)	
<Main Details> (Sub-Panel)	
GL Segment Scheme Code	This is the code associated with the respective set of GL attributes, e.g., GLSGMT.

<GL Segment Scheme Details> (Panel)	
Description	This is the name of the respective set of GL attributes, e.g., GL SEGMENT.
<Segment Values List> (Sub-Panel)	
• Presently the only available GL segments are the 'BRN - Branch' and 'FCCD - Currency' segments. • These 2 GL segments' values also defaulted to 'Null' value only, to indicate that branch and currency of each accounting entries will be inherited from the transaction performed.	
Segment	This is count of the respective GL segment been added to the GL segments scheme been defined, 1, 2, and 3.
Segment Definition	This is the code and description of each the selected GL attribute, e.g., ORGN - Organisation, BOOK - Book, FCCD - Currency, BRN - Branch, CSTCTR - Cost Centre and BNKCONCPT - Banking Concept.
Segment Value	This is the code and description of the respective GL segment value, e.g., if segment is COSTCTR and segment values can be HR, Legal and Docum.

Collateral Code Function - Introduction

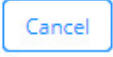
Collateral is a form of security which is pledged as a repayment of a loan in the event of a default in payment.

Each collateral that is pledged by customers or borrowers to a bank or financial institution must be linked to a collateral code created in the system. This is for the purpose of bank's required credit regulatory or central bank's reporting requirement.

Therefore, this function enables user to define different type of collateral and its features to be linked to each specific product of a bank or financial institution.

Collateral Code Function - Create Scenarios

Scenario 1: Create Collateral Code

Details	
Step 1	From the Tree Menu, search for the Collateral Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing collaterals will be listed. • User needs to either go through the entire list or to narrow down the list using the Collateral Category, Collateral Code or Description search criteria field.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Collateral Code Details panel.
Step 5	Proceed to input value into the fields, and click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click once on the  button.

Collateral Code Function - View Scenarios

Scenario 1: View Collateral Codes and Details

Details	
Step 1	From the Tree Menu, search for the Collateral Code function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing collaterals will be listed. • User needs to either go through the entire list or to narrow down the list using the Collateral Category, Collateral Code or Description search criteria field.
Step 3	Mouse over a relevant record of collateral at the <Collateral Code Search Results> sub-panel, and click once on the  icon.
Step 4	System will display the Collateral Codes Details panel.

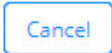
Collateral Code Function - Update Scenarios

Scenario 1: Change Details of Collateral Code

Details	
Step 1	From the Tree Menu, search for the Collateral Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing collaterals will be listed. • User needs to either go through the entire list or to narrow down the list using the Collateral Category, Collateral Code or Description search criteria field.
Step 3	Mouse over a relevant record of collateral at the <Collateral Code Search Results> sub-panel, and click once on the  icon.
Step 4	System will display the Collateral Codes Details panel.
Step 5	Proceed to overwrite the required fields' values and click once on the  button. Note: To discard the record, click once on the  button.
Step 6	System will display a message to indicate that the record has been successfully saved.

Collateral Code Function - Delete Scenarios

Scenario 1: Delete Existing Collateral Code

Details	
Step 1	From the Tree Menu, search for the Collateral Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the existing collaterals will be listed. • User needs to either go through the entire list or to narrow down the list using the Collateral Category, Collateral Code or Description search criteria field.
Step 3	Mouse over a relevant record of collateral at the < Collateral Code Search Results > sub-panel, and click once on the  icon.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed. Note: To discard all changes made, click once on the  button.

Collateral Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Code Maintenance (Panel)
<Collateral Code Search> (Sub-Panel)

Collateral Code Maintenance (Panel)

Collateral Category	This refers to the different type of collateral in the system. This is a search criteria data input field. Some examples are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Collateral Code	This refers to a unique code created for different category of collateral. This is a search criteria data input field.
Description	This refers to the short explanation of the collateral, e.g., charge/ lien on vacant building. This is a search criteria data input field.

<Collateral Code Search Results> (Sub-Panel)

Collateral Category	This refers to the different type of collateral in the system.
Collateral Code	This refers to a unique code created for different category of collateral.
Description	This refers to the short explanation of the collateral, e.g., charge/ lien on vacant building.



The purpose of this **Collateral Code Search** sub-panel is to narrow down the list of codes categories, in order to assist the user, in his attempt to look for the relevant category of codes.

Collateral Code Details (Panel)

Collateral Code	This refers to a unique code created for different category of collateral.
Collateral Category	This refers to the different type of collateral in the system.

Collateral Code Details (Panel)	
Collateral Type	This refers to the difference set of collateral category. For example, a collateral category of Vehicle can offer 3 types of collateral type which are Boat, Car and Van.
Description	This refers to a short explanation of the collateral, e.g., charge/lien on vacant building.
Abbreviation Code	This refers to the shortened form of a phrase, or a word associated with a collateral code.
CCRIS Code	This is the Central Credit Reference Information System (CCRIS) code to associate with the collateral code for CCRIS reporting purpose.
Map To CB Collateral Code	This refers to the collateral code of the respective country's central bank. Different central banks may have different sets of collateral codes.
Margin of Finance	This refers to the margin of finance in percentage that is allowed for a particular type of collateral.
Exposure Limit	This refers to the system computed total credit exposure limit against all the collateral maintained in a credit application.
Revaluation Frequency	This refers to the frequency of which a collateral should be revalued. User can set this according to the frequency preference based on the available options.
Depreciation Method	Depreciation indicates that the value of an asset/ collateral will decrease over a time period. This refers to the method to be used to compute depreciation of a collateral of a collateral code, e.g., Straight Line Method.
Quoted	This is an indicator that a particular collateral code (which is usually applicable if the collateral type is that of stock and shares), is of quoted type. Clicking Yes will indicate that a collateral code is quoted in the market.

Collateral Code Details (Panel)

Secured

This is an indicator that a particular collateral code is secured. For example, intangible collateral is usually considered as unsecured. Clicking **Yes** will indicate that the collateral code is considered a secured type.

Agent Function - Introduction

An agent is generally the one who acts on behalf of another party.

In this sense, an agent covers a diverse and common roles, e.g., as car dealers or suppliers and insurers for collateral.

Since agents are often engaged in most banks or financial institutions to perform various tasks on behalf of their officers, there is a need to be able to capture the record of these engaged agents for future use.

In system, this function basically allows user to do the following:-

- Define agent's details that are of different agent type.
- Define agent's fees settlement instruction.

Agent Function - Create Scenarios

Scenario 1: Create Agent

Details	
Step 1	From the Tree Menu, search for the Agent function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available Agent records will be listed. • User needs to either go through the entire list or to narrow down the list using the Agent Type, Agent Code or Agent Name search criteria field.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Agent Details panel.
Step 5	Proceed to input value into the fields, and click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: To discard all changes made, click once on the  button.

Agent Function - View Scenarios

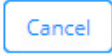
Scenario 1: View Agents and Details

Details	
Step 1	From the Tree Menu, search for the Agent function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available agent records will be listed. • User needs to either go through the entire list or to narrow down the list using the Agent Type, Agent Code or Agent Name search criteria field.
Step 3	Mouse over a relevant record at the < Agents Search Results > sub-panel, and click once on the  icon.
Step 4	System will display the details at the Agent Details panel.
Step 5	Mouse over a relevant record at the Settlement section and system will display the details at the Settlement Details pop-up window.

Agent Function - Update Scenarios

Scenario 1: Update Details of Agent

Details	
Step 1	From the Tree Menu, search for the Agent function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available Agent records will be listed. • User needs to either go through the entire list or to narrow down the list using the Agent Type, Agent Code or Agent Name search criteria field.
Step 3	Mouse over a relevant record at the < Agents Search Results > sub-panel, and click once on the  icon.
Step 4	System will display the details at the Agent Details panel.
Step 5	Proceed to overwrite the required fields' values at the Agent Details panel.
Step 6	Mouse over a relevant record at the Settlement section. System will display the details at the Settlement Details pop-up window.
Step 7	Proceed to overwrite the required fields' values and click once on the  button.

Details	
Step 8	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save the data updated. Note: To discard all changes made, click once on the  button.

Agent Function - Delete Scenarios

Scenario 1: Delete Agent

Details	
Step 1	From the Tree Menu, search for the Agent function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available Agent records will be listed. • User needs to either go through the entire list or to narrow down the list using the Agent Type, Agent Code or Agent Name search criteria field.
Step 3	Mouse over a relevant record at the < Agents Search Results > sub-panel, and click once on the  icon.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed. Note: To discard all changes made, click once on the  button.

Agent Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Agent List (Panel)	
<Agent Search> (Sub-Panel)	
Agent Type	This refers to the agent classification, e.g., D - Dealer, I - Insurer and P - Supplier. This is a search criteria data input field.

Agent List (Panel)	
Agent Code	This refers to a unique code used to identify each agent, e.g. JLW0001, JLW002 and HBC200. This is a search criteria data input field.
Agent Name	This refers to the name of an agent, e.g., James Jacobs, Victoria Breckett and Lydia Wang. This is a search criteria data input field.
Agency	This refers to the establishment that is engaged in doing tasks for another, e.g, JLW - Jones Lang Wootton, HBC - Henry Butcher Consultancy Sdn. Bhd and AIA - American International Assurance Bhd. This is a search criteria data input field.
Outlet Name	This refers to the physical location of the outlet of the agent. This is a search criteria data input field.

<Agents Search Results> (Sub-Panel)	
Agency	This refers to the establishment that is engaged in doing business for another, e.g, JLW - Jones Lang Wootton, HBC - Henry Butcher Consultancy Sdn. Bhd and AIA - American International Assurance Bhd.
Agent Type	This refers to the agent classification, e.g., D - Dealer, I - Insurer and P - Supplier.
Agent Code	This refers to a unique code used to identify each agent, e.g. JLW0001, JLW002 and HBC200.
Agent Name	This refers to the name of an agent, e.g., James Jacobs, Victoria Breckett and Lydia Wang.
Status	This refers to the possible status of an agent, e.g., A - Active and I - Inactive.

Agent Details (Panel)	
Agent Type	This refers to the agent classification, e.g., D - Dealer, I - Insurer and P - Supplier.
Agent Code	This refers to an unique code used to identify each agent, e.g. JLW0001, JLW002 and HBC200.
Agency	This refers to the establishment that is engaged in doing tasks for another, e.g, JLW - Jones Lang Wootton, HBC - Henry Butcher Consultancy Sdn. Bhd and AIA - American International Assurance Bhd.
Agent Name	This refers to the name of an agent, e.g., James Jacobs, Victoria Breckett and Lydia Wang.

Agent Details (Panel)	
Approved Date	This refers to the date on which an approval has been obtained for the agent to act for a bank or financial institution.
Status	This refers to the possible status of an agent, e.g., A - Active or I - Inactive.
Business/ ID No.	This refers to the unique identification number of the agent in system.
Mobile No.	This refers to the mobile contact number of the agent.
Office Phone No.	This refers to the office contact number of the agent.
Fax No.	This refers to the fax number of the agent.
GST/ Tax No.	This refers to the GST - Goods and Services Tax/ Tax number of the agent.
Self Bill No.	This refers to the self billing invoice number of the agent.
Email Address	This refers to the email address of the agent.
Contact Person	This refers to the name of the representative to be contacted for any enquiries.
Remarks	This refers to comments or description made on agent.
Settlement (Section)	
Banker	This refers to the code of the bank where the agent holds an account for external settlement instruction, e.g. CITI-Citibank.
Settlement Channel	This is the payment option indicator of the agent fees or commission. The possible options that can be displayed, are as follows:- • E- External (<i>Settlement of fees or commission via account outside system</i>) • I - Internal (<i>Settlement of fees or commission via journal or account in system</i>) • N - Not Applicable
Settlement Type	This refers to the type of settlement instruction. The possible values that can be displayed, are as follows:- • J - Journal • T - Transfer • FPX - Financial Process Exchange • GIRO - GIRO

Agent Details (Panel)	
Account No.	This refers to the agent's deposit account number in the bank or financial institution, to be used for settlement.
Use For	This refers to the payment purpose, e.g., P - Payment or R - Receipt or B - Payment and Receipt.

Settlement Details (Pop-Up Window)	
Settlement Channel	This is the payment option indicator of the agent fees or commission. The possible options that can be selected, are as follows:- • E- External (<i>Settlement of fees or commission via account outside system</i>) • I - Internal (<i>Settlement of fees or commission via journal or account in system</i>) • N - Not Applicable
Settlement Type	This refers to the type of settlement instruction. The possible values that can be selected, are as follows:- (If Settlement Channel = E) • FPX - Financial Process Exchange • GIRO - GIRO (If Settlement Channel = I) • J - Journal • T - Transfer
Banker	This refers to the code of the bank where the agent holds an account for external settlement instruction, e.g. CITI-Citibank.
Account No	This is either the external CASA, or the CASA within the bank and system, to be used for settlement purpose. Note: This field will appear on the following conditions and mandatory for data input:- • If Settlement Channel = E • If Settlement Channel = I, whereby the Settlement Type = T

Settlement Details (Pop-Up Window)	
User For	This refers to the payment purpose, e.g., P - Payment or R - Receipt.

Product

Financing Rate Code Function - Introduction

This function basically allows user to create and maintain the interest, or profit rate codes for various types of credit facilities.

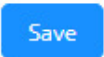
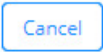
The rate codes maintained in this function can be used in several places in the system.

Some of the places in system, are as follows:-

- To be tagged to pricing scheme at the 'Pricing Scheme Maintenance' function
- To be tagged to a relevant interest rate tier for a credit facility at the 'CA workspace' function

Financing Rate Code Function - Create Scenarios

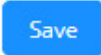
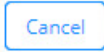
Scenario 1: Create Financing Rate Code

Details	
Step 1	From the Tree Menu, search for the Financing Rate Code function, and then click once on it.
Step 2	By default, system will display all the available interest or profit rate codes on the Financing Rate Code List panel.
Step 3	Click once on the  button.
Step 4	System will display Financing Rate Code Details pop-up window.
Step 5	Proceed to input all the relevant field values at this window.
Step 6	Lastly, click once on the  button to save all data. Upon confirming on data saving, system will proceed to capture and save data inputted into the system. Note: Click once on the  button, to discard all changes made.

Financing Rate Code Function - Update Scenarios

Scenario 1: Change Financing Rate Code Details

Details	
Step 1	From the Tree Menu, search for the Financing Rate Code function, and then click once on it.

Details	
Step 2	By default, system will display all the available interest or profit rate codes on the Financing Rate Code List panel. Note: User needs to either go through the entire list or input the search criteria and then, click once on the  button.
Step 3	Click once on the  icon of an interest or profit rate code.
Step 4	System will display the details of the selected interest or profit rate code at the Financing Rate Code Details pop-up window.
Step 5	Proceed to overwrite the value of each of the relevant field.
Step 6	Lastly, click once on the  button. Upon confirming on data saving, system will capture and save the data updated into the system. Note: Click once on the  button, to discard all changes made.

Financing Rate Code Function - Delete Scenarios

Scenario 1: Delete Financing Rate Code

Details	
Step 1	From the Tree Menu, search for the Financing Rate Code function, and then click once on it.
Step 2	By default, system will display all the available interest or profit rate codes on the Financing Rate Code List panel. Note: User needs to either go through the entire list or input the search criteria and then, click once on the  button.
Step 3	Click once on the  icon of an interest or profit rate code.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with the data deletion. Note: Click once on the  button, to cancel the deletion process.

Financing Rate Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Financing Rate Code List (Panel)**<Financing Rate Code List> (Search Sub-panel)**

Rate Code	This is the unique reference code of the respective interest or profit rate code.
Rate Description	This is the name of the respective interest rate or profit code.
Rate Type	This is the applicable characteristic of an interest or profit rate code in system, e.g., F - Fixed Rate.
Ccy	This is the currency of the respective interest or profit rate code.

<Financing Rate Code List> (Sub-Panel)

Rate Code	This is the unique reference code of the respective interest or profit rate code.
Rate	This is the present interest, or profit rate value associated with an interest or profit rate code.
Rate Type	This is the applicable characteristic of an interest or profit rate code in system, e.g., F - Fixed Rate.
Description	This is the name of the respective interest rate or profit code.
Ccy	This is the currency of the respective interest or profit rate code.

Financing Rate Code Details (Pop-Up Window)

Rate Code	This is the unique reference code of the respective interest or profit rate code.
Description	This is the name of the respective interest rate or profit code.
Rate	This is the present interest, or profit rate value associated with an interest or profit rate code.
Effective Date	This is the date an interest or profit rate code will be available for use in system.
Rate Type	This is the applicable characteristic of an interest or profit rate code in system, e.g., F - Fixed Rate.
Ccy	This is the currency of the respective interest or profit rate code.

Financing Rate Code Details (Pop-Up Window)

Rate Category	This is the manner that an interest or profit rate code value has been derived. The available options, are as follows:- • F - Fixed (<i>Rates that remain fixed throughout the entire facility tenor</i>) • O - Others
Created By	This is the User ID who has created the interest or profit rate code.
Created On	This is the date that the interest or profit rate code has been created.
Updated By	This is the User ID who has updated the details of the interest or profit rate code.
Updated On	This is the date the details of the interest or profit rate code has been updated.



- This window will be displayed, in the following manners:-
 - After users has clicked once on the  After user has clicked once on the  icon of an interest or profit rate code.
- The purpose of this window is to allow users to maintain the interest rate or profit rate codes, required in system.

Pricing Scheme Function - Introduction

Banks and financial institutions often offer many types of credit products that possibly differ from one another, especially in the pricing terms.

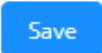
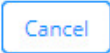
This function basically allows user to maintain the pricing schemes (for interest computation purpose) differentiated by the following conditions:-

- Currency (e.g., MYR)
- Banking concept (e.g., Conventional concept)
- Product line (e.g., Personal Loan)
- Pricing charge type; single tier or multi-tier (hit) by period
- With or without expiry date

Pricing Scheme Function - Create Scenarios

Scenario 1: Create Pricing Scheme

Details	
Step 1	From the Tree Menu, search for the Pricing Scheme function, and then click once on it.
Step 2	By default, system will display the Pricing Scheme List panel, containing an unfiltered list of pricing scheme(s), if any. Note: • All the available pricing scheme(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  Refresh button.
Step 3	Click once on the  button.
Step 4	System will display Pricing Details panel.

Details	
Step 5	Proceed to input relevant field values at the Pricing Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button, for system to display the 'Pricing Rates' window for data input, and then to click once on the  button, to confirm to populate the pricing tier record into the 'Pricing Tier Details' sub-panel. • Click once on the  icon of a pricing tier record, to remove it. Note: The  button, is only applicable for the 'M - Tier (Hit) By Period' pricing type of pricing schemes.
Step 6	Lastly, click once on the  button to save all the data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Pricing Scheme Function - View Scenarios

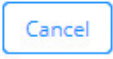
Scenario 1: View Pricing Scheme

Details	
Step 1	From the Tree Menu, search for the Pricing Scheme function, and then click once on it.
Step 2	By default, system will display the Pricing Scheme List panel, containing an unfiltered list of pricing scheme(s), if any. Note: • All the available pricing scheme(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon of a pricing scheme.

Details	
Step 4	System will display the details of the selected pricing scheme, at the Pricing Details panel.

Pricing Scheme Function - Update Scenarios

Scenario 1: Change Details of Pricing Scheme

Details	
Step 1	From the Tree Menu, search for the Pricing Scheme function, and then click once on it.
Step 2	By default, system will display the Pricing Scheme List panel, containing an unfiltered list of pricing scheme(s), if any. Note: • All the available pricing scheme(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon of a pricing scheme.
Step 4	System will display the details of the selected pricing scheme, at the Pricing Details panel.
Step 5	Proceed to overwrite the relevant fields at the 'Pricing Details' panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. Note: For existing pricing scheme, only the main details can be edited. If user wish to make changes to the pricing tiers, he can delete the pricing scheme and create another pricing scheme with the relevant details (including pricing tiers).
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save the data updated. Note: Click once on the  button, to discard all changes made.

Pricing Scheme Function - Delete Scenarios

Scenario 1: Delete Pricing Scheme

Details	
Step 1	From the Tree Menu, search for the Pricing Scheme function, and then click once on it.
Step 2	By default, system will display the Pricing Scheme List panel, containing an unfiltered list of pricing scheme(s), if any. Note: • All the available pricing scheme(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon, of a pricing scheme.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Pricing Scheme Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Pricing Scheme List (Panel)	
<Pricing Schemes Search> (Sub-Panel)	
Price Code	This is the unique code of the respective pricing scheme for credit facilities.
Price Description	This is the name of the respective pricing scheme for credit facilities.
Product Line	This is the group of products under a module, e.g., for module = 'LN - Financing', there can be many product lines, e.g., 'PL - Personal Loan' and 'TL - Term Loan'. However, presently only the 'PL' Personal Loan' option is available.

Pricing Scheme List (Panel)	
<Pricing Schemes> (Sub-Panel)	
Price Code	This is the unique code of the respective pricing scheme for credit facilities.
Price Description	This is the name of the respective pricing scheme for credit facilities.
Ccy	This is the currency code of the respective pricing scheme for credit facilities, e.g., MYR.
Product Line	This is the group of products under a module, e.g., for module = 'LN - Financing', there can be many product lines, e.g., 'PL - Personal Loan' and 'TL - Term Loan'. However, presently only the 'PL' Personal Loan' option is available.
Effective Date	This is the date that the pricing scheme will be made available to be tagged to other functions or parameters for use.
Expiry Date	This is the date after, that the pricing scheme can no longer be used.



- This panel will be displayed, after the function screen has opened.
- The purposes of this panel, are as follows:-
 - Access point to view the existing list of pricing schemes, created earlier
 - Access point to view the details of each selected pricing scheme, created earlier
 - Access point to create pricing scheme
 - Access point to remove the pricing scheme that has not been tagged to any products.

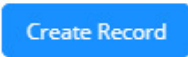
Pricing Details (Panel)	
<Pricing Scheme Main Details> (Sub-Panel)	
Price Code	This is the unique code of the respective pricing scheme for credit facilities.
Price Description	This is the name of the respective pricing scheme for credit facilities.
Ccy	This is the currency code and description of the respective pricing scheme for credit facilities, e.g., MYR - Malaysian Ringgit.

Pricing Details (Panel)	
Banking Concept	This is the type of concept that has been practiced in the bank or financial institution, to be associated with the respective pricing scheme. Presently only the 'C - Conventional' option is available.
Product Line	This is the group of products under a module, e.g., for module = 'LN - Financing', there can be many product lines, e.g., 'PL - Personal Loan' and 'TL - Term Loan'. However, presently only the 'PL' Personal Loan' option is available.
Effective Date	This is the date that the pricing scheme will be made available to be tagged to other functions or parameters for use. Note: • The effective date value cannot be later than expiry date value. • The effective date can be present or future date.
Expiry Date	This is the date after, that the pricing scheme can no longer be used. Note: • The expiry date value cannot be earlier than effective date value. • The expiry date can be present or future date, however cannot be of the same value as the effective date value. • By leaving this field blank, it will indicate to system that a particular pricing scheme has no expiry date.
Margin Type	This is the type of marginal (spread) rate. Presently, only the 'A - Absolute' option is available. For example: Marginal rate below (in absolute value) Rate : 5.00 Margin Rate : -1.00 Total Rate : $5.00 + (-1.00) = 4.00$ Note: For a negative value, input a minus sign before typing out the number.

Pricing Details (Panel)	
Pricing Type	This is the manner that pricing rate will be charged. The available options, are as follows:- • F - Single Tier • M - Tier (Hit) By Period
Revision Option	This is to indicate the manner that the pricing rate can be changed in the respective pricing scheme. Presently, the only option that can be selected is the 'F - Fixed' (which means interest rate cannot be revised) option.
Create Pricing By	This is the pricing tier method to be applied in the respective pricing scheme for input on the related pricing rate(s). Presently, the only option that can be selected is the 'G - By Grace/Commenced Period' option. Note: Normally for credit facilities that possibly have grace periods before the commencement installment payment, this 'By Grace/ Commence Period' option will be applied. For credit facilities that have no grace periods, the grace period tier's value will skipped in the computation of the interest rate amount. Therefore, this option has the advantage as it can be applied for cases with or without grace periods.
Pricing Tier Details (Sub-panel)	
Type	This is the respective tier's type to be inputted or displayed with the related pricing rate details for the pricing scheme that is applying the 'G - By Grace/Commenced Period' pricing tier method. The options, are as follows:- • G - Grace • N - Normal

Pricing Details (Panel)	
From Period	This is the starting period in a pricing rate tier, e.g., 1. Note: • For the 'F - Single Tier' pricing type, the default column value is 1. • For the 'M - Tier (Hit) By Period' period type, the default value is 1 for the first tier. For the subsequent tier, the default value will be the next period, following the previous tier's 'To Period' field value.
To Period	This is the ending period in a pricing rate tier, e.g., 12. Note: • For the 'F - Single Tier' pricing type, the default column value is 9,999. • For the 'M - Tier (Hit) By Period' period type, the value inputted into this column for the first tier, will determine the 'From Period' column for the Second tier, and similarly for the rest of the tiers.
Rate Code	This is the financing or interest rate code to be applied on the respective pricing tier. Note: Relevant financing or interest rate codes can be pre-maintained at the 'Financing Rate Code' function.
Rate	This is the value of the financing or interest rate associated with the value selected at the 'Rate Code' column.
Margin	This is the marginal rate (spread) above or below the 'Rate' column value in the respective pricing tier.
Total Rate	This is the total interest rates taking into consideration the value from the 'Rate' column and 'Margin' column of the respective pricing tier. Formula: Total Rate = Rate + Margin Rate



- This panel will be displayed, as follows:-
 - Clicked once on the  button.
 - Clicked once on the  icon of a pricing scheme.
- The purpose of this panel, are as follows:-
 - To maintain the main details for the respective pricing scheme.
 - Access point to define or maintain the pricing rate(s) for the respective pricing scheme.
 - To view the details of each selected pricing scheme.

<Pricing Rate> (Pop-Up Window)	
Type	This is the respective tier's type to be inputted or displayed with the related pricing rate details for the pricing scheme that is applying the 'G - By Grace/Commenced Period' pricing tier method. The options, are as follows:- • G - Grace • N - Normal
Margin Type	This is the type of the marginal (spread) rate to be applied or is being applied at the respective pricing tier. Presently, the only available option is the 'A - Absolute' option. For example: Marginal rate below (in absolute value) • Rate : 5.00 • Margin Rate : -1.00 • Total Rate : $5.00 + (-1.00) = 4.00$

<Pricing Rate> (Pop-Up Window)	
From Period	This is the starting period in a pricing rate tier, e.g., 1. Note: • For the 'F - Single Tier' pricing type, the default column value is 1. • For the 'M - Tier (Hit) By Period' period type, the default value is 1 for the first tier. For the subsequent tier, the default value will be the next period, following the previous tier's 'To Period' field value. • Negative value is not allow in this field. • The value that can be inputted in this field cannot be greater than the value inputted at the 'To Period' field. Otherwise, system will prompt an error message.
To Period	This is the ending period in a pricing rate tier, e.g., 12. Note: • For the 'F - Single Tier' pricing type, the default column value is 9,999. • For the 'M - Tier (Hit) By Period' period type, the value inputted into this column for the first tier, will determine the 'From Period' column for the Second tier, and similarly for the rest of the tiers. The maximum value that user can input into this field is '9999'. • Negative value is not allow in this field. • The value that user can inputted into this column cannot be less than the value inputted at the 'From Period' field. Otherwise, system will prompt an error message.
Rate Code	This is the financing or interest rate code to be applied on the respective pricing tier. Note: Relevant financing or interest rate codes can be pre-maintained at the 'Financing Rate Code' function.
Rate	This is the value of the financing or interest rate associated with the value selected at the 'Rate Code' column.

<Pricing Rate> (Pop-Up Window)	
Margin	This is the marginal rate (spread) above or below the 'Rate' column value in the respective pricing tier. Note: If not applicable, please key in '0.00000' as the value into this field. <i>(For example 1: Marginal rate below)</i> Rate : 5.00000 Margin Rate : -1.0000 Total Rate : 5.00000+ (-1.00000) = 4.00000 <i>(For example 2: Marginal rate above)</i> Rate : 5.00000 Margin Rate : 1.0000 Total Rate : 5.00000+ (1.00000) = 6.00000
Total Rate	This is the total interest rates taking into consideration the value from the 'Rate' field and 'Margin' field of the respective pricing tier. Formula: Total Rate = Rate + Margin Rate



- This window will be displayed, after users has done one of the followings:-
 - Clicked once on the  button at 'Pricing Tier Details' sub-panel for new pricing scheme.
 - Clicked once on the  icon, of a pricing tier record at the 'Pricing Tier Details' sub-panel for an existing pricing scheme.
- The purposes of this window, are as follows:-
 - To maintain the pricing rate details of the respective pricing tier, required in each pricing scheme.
 - Access point to view the details of the respective pricing tier, in each pricing scheme.

Repayment Priority Scheme Function - Introduction

Once a credit facility has been disbursed and there are repayment due, and if there are payments made into the account, the deduction will follow a certain priority of outstanding items in the account, depending on the policy of the respective bank or financial institution.

This function basically allows user to do the following:-

- Maintain the sequence number for each possible credit repayable item in the respective repayment priority scheme, to be applied for each credit facility account by the applicable banking concept and product lines.
- Maintain the method to handle excess repayment amount (balance money after paying all the outstanding items amount) in the respective repayment priority scheme.
- Delete repayment priority scheme that is in the 'Active' status but has yet to tag to any products.

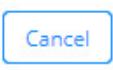
Repayment priority schemes of the following conditions cannot be deleted:-

- Inactive status and has been tagged to product(s).
- Active status and has been tagged to product(s).

Repayment Priority Scheme Function - Create Scenarios

Scenario 1: Create Repayment Priority Scheme

Details	
Step 1	From the Tree Menu, search for the Repayment Priority Scheme function, and then click once on it.
Step 2	By default, system will display the repayment priority schemes list on the Repayment Priority Scheme List panel.
Step 3	Click once on the  button.
Step 4	System will display Repayment Priority Details panel.
Step 5	Proceed to input relevant field values into the 'Repayment Priority Details' panel.
Step 6	Upon lost focus on the last field at the 'Repayment Priority Details' panel, system will retrieve and display the list of repayable items at the 'Repayment Item List' sub-panel.
Step 7	Proceed to input or update sequence or priority order value at the 'Priority' column for each repayable item.

Details	
Step 8	Click once on the  button to save all data. System will proceed to capture and save data inputted into the system database. Note: Click once on the  button, to discard all changes made.

Repayment Priority Scheme Function - View Scenarios

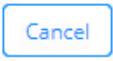
Scenario 1: View Repayment Priority Schemes and Details

Details	
Step 1	From the Tree Menu, search for the Repayment Priority Scheme function, and then click once on it.
Step 2	By default, system will display the repayment priority schemes list on the Repayment Priority Scheme List panel. Note: • All the available repayment priority schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon of a repayment priority scheme.
Step 4	System will display the details on the selected repayment priority scheme at the Repayment Priority Details screen.

Repayment Priority Scheme Function - Update Scenarios

Scenario 1: Change Repayment Priority Scheme Details

Details	
Step 1	From the Tree Menu, search for the Repayment Priority Scheme function, and then click once on it.

Details	
Step 2	By default, system will display the repayment priority schemes list on the Repayment Priority Scheme List panel. Note: • All the available repayment priority schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon of a repayment priority scheme.
Step 4	System will display the details on the selected repayment priority scheme at the Repayment Priority Details screen.
Step 5	Proceed to overwrite the relevant field values at 'Repayment Priority Details' panel and the 'Repayment Item List' sub-panel.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Repayment Priority Scheme Function - Delete Scenarios

Scenario 1: Delete Repayment Priority Scheme

Details	
Step 1	From the Tree Menu, search for the Repayment Priority Scheme function, and then click once on it.
Step 2	By default, system will display the repayment priority schemes list on the Repayment Priority Scheme List panel. Note: • All the available repayment priority schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon of a repayment scheme.

Details	
Step 4	System will prompt delete confirmation message. Upon selecting the  button, system will save the data deletion.
	Note: Click once on the  button, to cancel the deletion process.

Repayment Priority Scheme Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Repayment Priority Scheme List>(Panel)	
<Repayment Priority Scheme List>(Search Sub-panel)	
Description	This is the brief definition or name of a repayment priority scheme code.
Prod Line	This the applicable line of products of the repayment priority scheme e.g., PL - Personal Loans and AL - Auto Loans.
Repayment Priority Schemes List (Sub-panel)	
Code	This is the code associated with a repayment priority scheme.
Description	This is the brief definition or name of a repayment priority scheme code.
Prod Line	This is the applicable line of products for a repayment priority scheme e.g., PL - Personal Loans.
IST Spreading Priority	This is the deduction priority or sequence for the interest item and principal item. The options, are as follows:- • IP - Pay Int./Profit then Principal • P - All Principal Then Int/Profit
Excess Handling	This is the applicable method for the handling of excess repayment amount in a credit account. Presently, the only application option is the 'Y - Excess' method.

<Repayment Priority Scheme List>(Panel)

Status	This refers to the status of the respective repayment priority scheme. The options, are as follows:- • A - Active (<i>meaning the repayment priority scheme can be used</i>) • I - Inactive (<i>meaning the repayment priority scheme cannot be used yet or cannot be used anymore</i>)

<Repayment Priority Details> (Panel)**<Repayment Priority Details> (Sub-panel)**

Repayment Priority Code	This is the code associated with a repayment priority scheme.
Banking Concept	This is to indicate the banking concept that will be applied to the related product lines of a repayment priority. Presently, the only option available is the 'C - Conventional' banking concept.
Prod Line	This is the applicable line of products for a repayment priority scheme, e.g., PL - Personal Loans.
Status	This is the status of the respective repayment priority scheme. The available options, are as follows:- • A - Active (<i>scheme can be used</i>) • I - Inactive (<i>scheme cannot be used yet or cannot be used anymore</i>)
Description	This is the brief definition of a repayment priority scheme code.
IST Item Spreading Method	This is the deduction priority or sequence for the interest item and principal item. The options, are as follows:- • IP - Pay Int./Profit then Principal • P - All Principal Then Int/Profit
Excess Handling	This is the applicable method for the handling of excess repayment amount in a credit account. Presently, the only application option is the 'Y - Excess' method.

<Repayment Priority Details> (Panel)**Repayment Items List (Sub-panel)**

Item Code	This is the code associated with the respective credit repayable item made available in system by the selected banking concept and product line, e.g., IST.
Item Description	This is the brief details or name of the respective credit repayable item made available in system by the selected banking concept and product line, e.g., Installment.
Priority	This is the deduction sequence number of each credit repayable item of each credit facility account.

Late Charges Scheme Function - Introduction

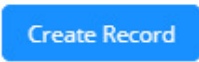
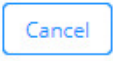
Late charge or penalty simply refers to the additional amount charged to borrower in the event he failed to make his credit facility repayment on the respective due date.

This function basically allows users (usually system administrators) to create late charge schemes to be tagged to the credit facility products.

The late charge schemes will be used for the computation of late charge or penalty when repayment is not paid on time (on the due date).

Late Charges Scheme Function - Create Scenario

Scenario 1: Create Late Charge Scheme

Details	
Step 1	From the Tree Menu, search for the Late Charges Scheme function, and then click once on it.
Step 2	By default, system will display an unfiltered list of late charge (penalty) scheme(s), if any. Note: • All the available records of late charge (penalty) scheme(s) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the <Late Charges Schemes List> panel and click once on the  button.
Step 3	Click once on the  button.
Step 4	System will display the Late Charges Scheme Details panel.
Step 5	Proceed input value into the respective fields, at the the Late Charges Scheme Details panel.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save the data inputted. Note: Click once on the  button, to discard all inputs made.

Late Charges Scheme Function - View Scenarios

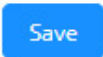
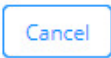
Scenario 1: View Details of Late Charge Scheme

Details	
Step 1	From the Tree Menu, search for the Late Charges Scheme function, and then click once on it.
Step 2	By default, system will display an unfiltered list of late charge (penalty) scheme(s), if any. Note: • All the available records of late charge (penalty) scheme(s) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the <Late Charges Schemes List> panel and click once on the  button.
Step 3	Click once on the  icon, of a late charge (penalty) scheme record.
Step 4	System will display the details of the selected late charge (penalty) scheme at the Late Charges Scheme Details panel.

Late Charges Scheme Function - Update Scenarios

Scenario 1: Change Details of Late Charge Scheme

Details	
Details	
Step 1	From the Tree Menu, search for the Late Charges Scheme function, and then click once on it.
Step 2	By default, system will display an unfiltered list of late charge (penalty) scheme(s), if any. Note: • All the available records of late charge (penalty) scheme(s) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the <Late Charges Schemes List> panel and click once on the  button.
Step 3	Click once on the  icon, of a late charge (penalty) scheme record.
Step 4	System will display the details of the selected late charge (penalty) scheme at the Late Charges Scheme Details panel.
Step 5	Proceed to overwrite all the relevant field values at the Late Charges Scheme Details panel.

Details	
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save the data updated. Note: Click once on the  button, to discard all inputs made.

Late Charges Scheme Function - Delete Scenarios

Scenario 1: Delete Late Charge Scheme

Details	
Step 1	From the Tree Menu, search for the Late Charges Scheme function, and then click once on it.
Step 2	By default, system will display an unfiltered list of late charge (penalty) scheme(s), if any. Note: • All the available records of late charge (penalty) scheme(s) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields at the <Late Charges Schemes List> panel and click once on the  button.
Step 3	Click once on the  icon, of a late charge (penalty) scheme.
Step 4	System will prompt a delete confirmation message. Proceed to select the  button and system will proceed with the data deletion. Note: Click once on the  button, not to proceed with the data deletion.

Late Charges Scheme Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Late Charges Scheme List (Panel)	
<Late Charges Scheme Search> (Sub-Panel)	
Description	This is the name of the respective late charge (penalty) scheme.

Late Charges Scheme List (Panel)	
Penalty Type	This is the charge type contained in the late charges (penalty) scheme, e.g., LC - Late Charges/ Compensation, or PTY - Penalty Charges.
Scheme Code	This is the code associated with the respective late charge (penalty) scheme.
<Late Charges Scheme List> (Sub-Panel)	
Scheme Code	This is the code associated with the respective late charge (penalty) scheme.
Description	This is the name of the respective late charge (penalty) scheme.
Penalty Type	This is the charge type contained in the late charge (penalty) scheme. The options, are as follows: • PTY - Penalty Charges • LC - Late Charges/Compensation
Status	This is the status of the respective late charge (penalty) scheme. The options, are as follows:- • A - Active (<i>The scheme will be made available for selection at other related function</i>) • I - Inactive (<i>The scheme will not be made available for selection at other related function</i>)

Late Charges Scheme Details (Panel)	
Scheme Code	This is the code associated with the respective late charge (penalty) scheme.
Ccy	This is the currency (e.g., USD - US Dollar, and MYR - Malaysian Ringgit) of the respective late charge (penalty) scheme.
Penalty Type	This is the charge type contained in the late charge (penalty) scheme. The available options, are as follows: • PTY - Penalty Charges • LC - Late Charges/Compensation
Description	This is the name of the respective late charge (penalty) scheme.

Late Charges Scheme Details (Panel)	
Effective Date	This is the date that the late charge (penalty) scheme will be made available to be tagged to other functions or product parameters for use.
Status	This is the status of the respective late charge (penalty) scheme. The available options, are as follows:- • A - Active <i>(The scheme will be made available for selection at other related function)</i> • I - Inactive <i>(The scheme will not be made available for selection at other related function)</i>
Charge Based On	This is the base amount type, to be used to compute the late charge (penalty) amount. The available options, are as follows:- • 1 - Amount Overdue (P + I) • 2 - Amount Overdue (P only) • 4 - Total Principal O/S • 5 - Not Applicable
Grace Period	This is the number of days after which late charge (penalty) will be imposed. Note: During the grace period right after the due date if no repayment, late charges (penalty) will not be charged yet. However, after the grace period, late charges (penalty) will be calculated and charged from the day since repayment past due.
Minimum Amount	This is the minimum amount of late charge (penalty) to be charged or waived (dependent on the option selected at the 'Waive/ Charge Amount' field) in the event that the late charges (penalty) amount is less than the minimum amount, maintained.

Late Charges Scheme Details (Panel)	
Waive/ Charge	This is to indicate whether the system is to charge the minimum late charge (penalty), or waive the actual late charge (penalty), in the event the actual late charges (penalty) amount is less than the minimum amount, maintained. The available options, are as follows:- • C - Charge • W - Waive • X - Not Applicable Note: • This field will only be enabled for data input after user has inputted the value for the 'Minimum Amount' field. • If no value inputted into this field, then system will automatically set the value of this field to the 'X - Not Applicable' option.
Charge Method	This is the manner to charge the late charge (penalty). The available options, are as follows:- • A - Fixed Amount • D - Other Rate • F - Fixed Rate • P - Prevailing Rate
Fixed Amount	This is the fixed amount of late charge (penalty) to be charged. Note: This field will only be enabled and mandatory for data input, provided the charge method is 'A - Fixed Amount'.
Fixed Rate	This is the fixed rate value to be used for the computation of the late charge (penalty). Note: This field will only be enabled and mandatory for input, provided the charge method is 'F - Fixed Rate'.
Account Margin Rate	This is the margin rate to be used for the computation of the late charge (penalty). Note: This field will only be enabled and mandatory for input, provided the charge method is 'P - Prevailing Rate'.

Late Charges Scheme Details (Panel)	
Rate Code	This is the rate code to be used for the computation of the late charge (penalty). Note: This field will only be enabled and mandatory for input, provided the charge method is 'D - Other Rate'.
Rate	This is the rate value associated with the rate code value selected at the 'Rate Code' field. Note: This field will only be applicable for data input, provided the charge method is 'D - Other Rate'.
Margin Type	This is the type of the margin rate value to be used. Presently, the only possible values that can be selected is the 'A - Absolute' option. Note: This field will only be applicable, provided the charge method is 'D - Other Rate'.
Margin Rate	This is basically the cost of borrowing to be used for the computation of the late charge (penalty). Note: This field will only be enabled and mandatory for input, provided the charge method is 'D - Other Rate'.
Total Rate	This is the sum of the 'Rate' value, and the 'Margin Rate' value. Note: This field will only be applicable, provided the charge method is 'D - Other Rate'.

Due Date Pattern Function - Introduction

Repayment due dates for different types of credit facilities in banks or financial institutions may differ differently, dependent on the related credit products been offered to the customers.

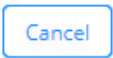
This function basically allows user to maintain the relevant credit repayment due date patterns to be used for the generation of the required repayment schedules, e.g., due to change of the bank's or financial institution's internal policy.

In addition, this function also allows users to delete the irrelevant due date patterns that have been created earlier.

Due Date Pattern Function - Create Scenarios

Scenario 1: Create Due Date Pattern

Details	
Step 1	From the Tree Menu, search for the Due Date Pattern function, and then click once on it.
Step 2	By default, system will display an unfiltered list of due date pattern(s), if any. Note: • All the available records of due date pattern(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  Refresh button.
Step 3	Click once on the  button.
Step 4	Proceed to input relevant field values at the Pattern Details panel, at the following sub-panels:- • '<Main>' sub-panel • '<Due Date Pattern Details>' sub-panel ◦ Click once on the  button for system to add a row for data input. ◦ Input details relating to the due date pattern at the respective added row. Note: • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select.

Details	
Step 5	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Due Date Pattern Function - View Scenarios

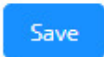
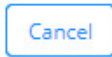
Scenario 1: View Due Date Patterns and Details

Details	
Step 1	From the Tree Menu, search for the Due Date Pattern function, and then click once on it.
Step 2	By default, system will display an unfiltered list of due date pattern(s), if any. Note: • All the available records of due date pattern(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon, of a due date pattern.
Step 4	System will display the details of the selected due date pattern record at the Pattern Details panel.

Due Date Pattern Function - Update Scenarios

Scenario 1: Change Details of Due Date Pattern

Details	
Step 1	From the Tree Menu, search for the Due Date Pattern function, and then click once on it.
Step 2	By default, system will display an unfiltered list of due date pattern(s), if any. Note: • All the available records of due date pattern(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon, of a due date pattern.

Details	
Step 4	System will display the details of the selected due date pattern record at the Pattern Details panel.
Step 5	Proceed to overwrite relevant field values at the Pattern Details panel, at the following sub-panels:- • <Main>' sub-panel • Due Date Pattern Details sub-panel Note: • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Due Date Pattern Function - Delete Scenarios

Scenario 1: Delete Due Date Pattern Record

Details	
Step 1	From the Tree Menu, search for the Due Date Pattern function, and then click once on it.
Step 2	By default, system will display an unfiltered list of due date pattern(s), if any. Note: • All the available records of due date pattern(s) will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Click once on the  icon, of a due date pattern record.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Due Date Pattern Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Due Date Pattern (Panel)	
<Due Date Pattern Search> (Sub-Panel)	
Due Date Pattern Code	This is the code associated with a repayment due pattern for credit facilities.
Description	This is the name of the code associated with a repayment due date pattern for credit facilities.
<Due Date Patterns Search Results> (Sub-Panel)	
Due Date Pattern Code	This is the code associated with a repayment due pattern for credit facilities.
Description	This is the name of the code associated with a repayment due date pattern for credit facilities.
For Frequency	This is the applicable frequency of the related repayment for credit facilities, e.g., 'S - Semi-Monthly' option and 'M - Monthly/Quarterly/Half-Yearly/Yearly' option.

Pattern Details (Panel)	
<Main> (Sub-Panel)	
Due Date Pattern Code	This is the code associated with a repayment due pattern for credit facilities.
Description	This is the name of the code associated with a repayment due date pattern for credit facilities.
For Frequency	This is the applicable frequency of the related repayment for credit facilities, e.g., 'S - Semi-Monthly' option and 'M - Monthly/Quarterly/Half-Yearly/Yearly' option.
Due Date Pattern Details (Sub-Panel)	
From Day	This is the first day of a calendar month for the due date pattern record in which a credit facility has been released, e.g., 1, which means on day one.
To Day	This is the last day of a calendar month for the due date pattern record in which a credit facility has been released. Note: The range of values that can be selected is from 1 to 31.
Due Day	This is the first due day of a credit facility repayment. Note: The range of values that can be selected is from 1 to 31.

Pattern Details (Panel)	
2nd Due Day	This is the second due day of a credit facility repayment. Note: • The range of values that can be selected is from 1 to 31. • Applicable only for the 'S' - 'Semi-Monthly' frequency.
After X Months From Disbursement	This is the number of months after the facility's disbursement that the credit facility's repayment will commence.

Reminder Scheme Maint. Function - Introduction

It is a common practice in most banks or financial institutions to constantly remind borrowers when they consistently failed to make the required repayment amount.

Manually sending out payment reminders to customers is a tedious and tiresome ordeal. Not only does it take up precious time, but if a payment reminder was missed out by the user, or lost in the mail or misplaced by a customer, it will delay the cash flow to the bank or financial institution.

With automated payment reminder generation, user can timely print and send out the reminder letter. Thus, ensuring timely follow up with customer by the banks or financial institution, with increase efficiency by allowing message customisation, frequency and timing schedule.

This in turn also leads to a faster collection of repayments from borrowers.

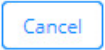
In view of the above, this function will be useful, to allow users to create and maintain scheme(s) that each will contain the relevant reminder letters and settings (e.g., reminder conditions, document formats to be generated and printed as reminder letters to be posted, and to be sent out as short messages (SMS)) to be used for a certain modules' products by banking concept, for timely repayment reminder's actions.

The letters and reminders schemes created in this function will be tagged to the relevant products for use.

Reminder Scheme Maint. Function - Create Scenarios

Scenario 1: Create Reminders Scheme

Details	
Step 1	From the Tree Menu, search for the Reminder Scheme Maint. function, and then click once on it.
Step 2	By default, system will display Reminder Scheme panel with unfiltered list of reminder schemes. Note: • All the available reminder schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  Refresh button.
Step 3	Click once on the  button.
Step 4	System will display the Reminder Scheme Details panel.
Step 5	Proceed to input value into all the relevant fields, and then click once on the  button.

Details	
Step 6	System will display the available list of reminders.
Step 7	Click once on the  icon, of a reminder.
Step 8	Proceed to input value into each relevant field at the Reminder Scheme Details pop-up window, as follows, and then click once on the  button. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select.
Step 9	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

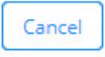
Reminder Scheme Maint. Function - View Scenarios

Scenario 1: View Reminder Schemes and Details

Details	
Step 1	From the Tree Menu, search for the Reminder Scheme Maint. function, and then click once on it.
Step 2	By default, system will display Reminder Scheme panel with unfiltered list of reminder schemes. Note: • All the available reminder schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon, of a reminder scheme.
Step 4	System will display the details of the selected reminder scheme, including the available list or reminders at the Reminder Scheme Details panel.
Step 5	Click once on the  icon, of a reminder.
Step 6	The details of the selected reminder's extraction settings will be displayed at the Reminder Scheme Details pop-up window.

Reminder Scheme Maint. Function - Update Scenarios

Scenario 1: Change Details of Reminder Scheme

Details	
Step 1	From the Tree Menu, search for the Reminder Scheme Maint. function, and then click once on it.
Step 2	By default, system will display Reminder Scheme panel with unfiltered list of reminder schemes. Note: • All the available reminder schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon, of a reminder scheme.
Step 4	System will display the details of the selected reminder scheme, including the available list or reminders at the Reminder Scheme Details panel.
Step 5	Click once on the  icon, of a reminder.
Step 6	The details of the selected reminder's extraction settings will be displayed at the Reminder Scheme Details pop-up window.
Step 7	Proceed to overwrite the relevant field values at the Reminder Scheme Details pop-up window, as follows, and then click once on the  button. • Mouse over each text field, and overwrite or key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select.
Step 8	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Reminder Scheme Maint. Function - Delete Scenarios

Scenario 1: Delete Reminder Scheme

Details	
Step 1	From the Tree Menu, search for the Reminder Scheme Maint. function, and then click once on it.
Step 2	By default, system will display Reminder Scheme panel with unfiltered list of reminder schemes. Note: • All the available reminder schemes will be listed, if any. • User needs to either go through the entire list or to narrow down the list by inputting value into the relevant search criteria fields available, and then click once on the  button.
Step 3	Click once on the  icon of a reminder scheme.
Step 4	System will prompt a delete confirmation message. Proceed to select the  button, and system will save the data deletion. Note: Click once on the  button, do not proceed with data deletion.

Reminder Scheme Maint. Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Reminder Scheme (Panel)	
<Reminder Scheme> (Search Sub-panel)	
Reminder Type	This is the category of the reminder scheme, e.g, CRRMDER - Credit Reminder.
Reminder Scheme	This is the unique code assigned to the reminder scheme that contains the required reminder settings for the generation of reminders.
Description	This is brief details or name of the respective reminder scheme code.
<Reminder Scheme> (Sub-panel)	
Reminder Type	This is the category of the reminder scheme, e.g, CRRMDER - Credit Reminder.

Reminder Scheme (Panel)	
Reminder Scheme	This is the unique code assigned to the reminder scheme that contains the required reminder settings for the generation of reminders.
Description	This is brief details or name of the respective reminder scheme code.
Status	This is the status of the respective reminder scheme. The options, are as follows:- • Active (<i>Can be tagged to product(s) for the generation of reminders</i>) • Inactive (<i>Cannot be tagged to any products</i>)



- This panel will be displayed when the function screen has been opened.
- The purposes of this panel, are as follows:-
 - To view the list of reminder schemes, created.
 - Access point to create reminder scheme
 - Access point to details of existing reminder schemes.

Reminders Scheme Details (Panel)	
Reminders Scheme Details(Sub-Panel)	
Reminder Type	This is the category of the reminder scheme, e.g, CRRMDER - Credit Reminder.
Reminder Scheme	This is the unique code assigned to the reminder scheme that contains the required reminder settings for the generation of reminders.
Status	This is the status of the respective reminder scheme. The options, are as follows:- • Active (<i>Can be tagged to product(s) for the generation of reminders</i>) • Inactive (<i>Cannot be tagged to any products</i>)
Description	This is brief details or name of the respective reminder scheme code.
Created On	This is the date that a reminder scheme code has been created
Created By	This is the User ID of the user who has created a reminder scheme.

Reminders Scheme Details (Panel)	
Updated On	This is the date that a reminder scheme code has been changes made.
Updated By	This is the User ID of the user who has made changes in the reminder scheme.
Reminder Scheme List (Sub-Panel)	
Document ID	This is the internal system generated reference number used to uniquely identify a type of document, e.g., CRREM001.
Document Name	This is the name or brief description associated with a document ID, e.g., the name of the 'CRREM001 ' document ID is '1st Reminder'.
Extract Based On	This is the condition for the respective letter or reminder to be extracted in system. The options that can be displayed, are as follows:- • AD - Aging Days (<i>refers to the number of days no repayment made into the respective delinquent account</i>) • NIA - No of Installment in Arrears (<i>refers to the number of due installments not paid</i>)
Extract Period	This is referring to either the number of days, or number of instalment count of the respective letter or reminder will be extracted according to the condition selected at the 'Extract Based On' in system.
Document Template	TThis is the related document layout format file to be used for print out of the related document, as displayed in the 'Document ID' field, for the reminder letter to be made attention to the main-holder. Note: The available document templates can be pre-maintained using the 'Template Maintenance' function.



- This panel will be displayed after user has double-clicked on a reminder scheme record.
- The purposes of this panel is to allow user to do the followings:-
 - To view the details of the selected reminder scheme.
 - To input the details of the reminder scheme that includes the general details of the reminder and related settings on each type of reminder letter, contained therein.

Reminder Scheme Details (Pop-Up Window)	
Document ID	This is the internal system generated reference number used to uniquely identify a type of document, e.g., CRREM001. Note: The available list of Document IDs that will be displayed for data input, are dependent on the arrangement made during the system implementation stage.
Description	This is the name or brief details, associated with the respective document ID, e.g., 1st Reminder.
Extract Based On	This is the condition for the respective letter or reminder to be extracted in system. The options that can be displayed, are as follows:- • AD - Aging Days (<i>refers to the number of days no repayment made into the respective delinquent account</i>) • NIA - No of Installment in Arrears (<i>refers to the number of due installments not paid</i>)
Tolerance Amount	This is the maximum difference of the amount of arrears that can remain unpaid before the generation of the related reminder, e.g., +/- MYR50.
No. of Days/ Installment	This is referring to either the number of days, or number of instalment count of the respective letter or reminder will be extracted according to the condition selected at the 'Extract Based On' in system.
Document Template	This is the document layout format file (which is to be associated with a Document ID) to be used for download, and/ or print out the related contents, as the reminder letter to be made attention to the main-holder. Note: The available document templates can be pre-maintained using the 'Template Maintenance' function.
CC to Guarantor	This indicates whether a copy of the reminder is to be delivered to the guarantor of the credit facility. The available options, are as follows: • Yes • No

Reminder Scheme Details (Pop-Up Window)	
Guarantor Document Template	This is the document layout format file (which is to be associated with a Document ID) to be used for download, and/or print out the related contents, as the reminder letter to be made attention to the guarantor. Note: • This field will be displayed, provided 'CC to Guarantor' has been set as 'Yes'. • The available document templates can be pre-maintained using the 'Template Maintenance' function.
Created On	This is the date that the extraction settings of a reminder letter has been created in a reminder scheme.
Created By	This is the User ID of the user who has created the extraction settings of a reminder letter.
Updated On	This is the date that the extraction settings of a reminder letter has been updated in a reminder scheme.
Updated By	This is the User ID of the user who has made changes in the reminder scheme.



- This window will be displayed, after user has double-clicked on a reminder letter.
- The purpose of this pop-up window is to allow user to maintain the extraction conditions, and the related document template for the generation related reminders' or letters' contents.

Template LOV (Pop-Up Window)	
Search	This is the keywords to be used to narrow down the list of document template that will be displayed below for selection by users.
Document Template	This is the respective document layout format file (which can be associated with the available Document IDs in system) to be used for download, and/ or print out the related contents. Note: The possible document templates that can be selected can be pre-maintained using the 'Template Maintenance' function.



- This window will be displayed, after user has clicked once on 'Document Template' or 'Guarantor Document Template' field on the **Reminder Scheme Details** pop-up window.
- The purpose of this pop-up window is to allow user to select related document template for the generation of related reminders.

Account Classification Code Function - Introduction

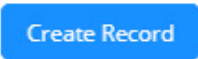
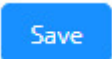
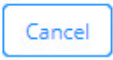
This function basically allows users to maintain the following information to be used in system, for better account repayment monitoring process:-

- Various required account classes (*e.g., SA - Standard, SM - Special Mention, SS - Substandard, and DF - Doubtful*)
- Map the bank's account classes to the followings:-
 - Central Bank's account classification codes (*e.g., SA - Normal, SM - Special Mention, and SS - Substandard*)
 - Credit facility accounts category (*e.g., NP - Non-Performing Loan, PL - Performing Loan and PO - Potential*)
 - Days Passed Due 'Bucket' for classification and re-classification, including percentage of provision to provide
- Define the risk severity level of the respective account class of the bank.
- Indication whether to suspend the income of the account that falls into a particular account class.

Only existing account classification code that has not been used in any account can be deleted from this function.

Account Classification Code Function - Create Scenarios

Scenario 1: Create Account Classification Code

Details	
Step 1	From the Tree Menu, search for the Account Classification Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the  button.
Step 4	System will divert user to the Account Classification Code Details pop-up window.
Step 5	Proceed to input values into all the relevant fields displayed on the Account Classification Code Details pop-up window.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all inputs made.

Account Classification Code Function - View Scenarios

Scenario 1: View Details of Account Classification Code

Details	
Step 1	From the Tree Menu, search for the Account Classification Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available account classification codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over a row of account classification code record, and then click once on the  icon.
Step 4	System will display the details at the Account Classification Code Details pop-up window.

Account Classification Code Function - Update Scenarios

Scenario 1: Update Details Of Account Classification Code

Details	
Step 1	From the Tree Menu, search for the Account Classification Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available account classification codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over a row of account classification code record, and then click once on the  icon.
Step 4	System will display the details at the Account Classification Code Details pop-up window.
Step 5	Proceed to overwrite the values of all the relevant fields located at the Account Classification Code Details pop-up window.

Details	
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save the data updated. Note: Click once on the  button, to discard all changes made.

Account Classification Code Function - Delete Scenarios

Scenario 1: Delete Account Classification Code

Details	
Step 1	From the Tree Menu, search for the Account Classification Code function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available account classification codes will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over a row of account classification code record, and then click once on the  icon.
Step 4	System will prompt a confirmation message. Proceed to select the  button, and system will proceed to delete the record. Note: Click once on the  button, to discard all changes made.

Account Classification Code Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Classification Code List (Panel)	
Code	This is the performing and non-performing account classification code, e.g., SA and SM. Some examples, are as follows:- • SA - Standard • SM - Special Mention • SS - Substandard • DF - Doubtful • BD - Loss
Description	This is the name of a performing and non-performing account classification code, e.g., Standard and Special Mention. Some examples, are as follows:- • SA - Standard • SM - Special Mention • SS - Substandard • DF - Doubtful • BD - Loss
Category	This is to indicate whether a particular account class belongs to the following categories:- • PL - Performing Loan • PO - Potential • NP - Non-Performing Loan
CB Class	This is the Central Bank's account classification code that has been mapped to a certain bank's or financial institution's account classification code.

Account Classification Code List (Panel)

Suspend Income	This indicates whether to suspend the impacted credit facility accounts, in the event that those account falls into a particular account classification. Note: • Checked check box (<i>This refers to 'Yes' as to suspend the income for the particular account class and raise a different accounting entries</i>) • Uncheck check box (<i>This refers to 'No' as not to suspend the income for the particular account class and do not raise a different accounting entries</i>)
Severity	This is the risk severity level to be associated with the respective credit facility account's class, e.g., 1 - the least risk severity and 5 - has greater risk severity.
Remarks	This is the summary of the respective account classification maintained for used in system, and its auto inserted and displayed. Examples: DPD: 121 / Provision: 90% / Reclass DPD $\Leftarrow$: 90 DPD: 150 / Provision: 100% / Reclass DPD $\Leftarrow$: 120

Account Classification Code Details (Pop-up Window)

Code	This is the performing and non-performing account classification code, e.g., SA and SM. Some examples, are as follows:- • SA - Standard • SM - Special Mention • SS - Substandard • DF - Doubtful • BD - Loss

Account Classification Code Details (Pop-up Window)	
Description	This is the name of a performing and non-performing account classification code, e.g., Standard and Special Mention. Some examples, are as follows:- • SA - Standard • SM - Special Mention • SS - Substandard • DF - Doubtful • BD - Loss
Category	This is the type of credit facility accounts to be associated or mapped with the respective account classification code. The available options, are as follows:- • NP - Non-Performing Loan • PL - Performing Loan • PO - Potential
CB Class	This is the Central Bank's account classification code that is to be mapped or has been mapped to a certain bank's or financial institution's account classification code. Some available options, are as follows:- • BD - Loss • DF - Doubtful • SA - Standard • SM - Special Mention • SS - Substandard Note: • The possible central bank classification codes that can be selected for this field, are dependent on the respective central bank's regulations.

Account Classification Code Details (Pop-up Window)	
Suspend Income	This indicates whether to suspend the impacted credit facility accounts, in the event that those account falls into a particular account classification. The available options, are as follows:- • Yes (<i>The account will be suspended for a particular account classification</i>) • No (<i>The account will not be suspended for a particular account classification</i>)
Severity	This is the risk severity level to be associated with the respective credit facility account's class, e.g., 1 - the least risk severity and 5 - has greater risk severity.
Up To Day Past Due	This is the maximum number of days to class the respective credit account for an account class, e.g., < 30 days - Standard, and < 90 days Special Mention. For 2nd class onwards, the starting count of days of the Days Passed Due (DPD), is the ending count of days of DPD from previous class.
Provision	This is the specific provision for debts (in percentage), e.g., 10%, to be provided for the accounts under the respective classification.
Reclass when Day Past Due ≤ This Value	This is the number of past due days or less condition that has to be met to reclass the credit accounts within the respective classification.

GL Set (Product) Maintenance - Introduction

General Ledger (GL) is basically a set of numbered accounts used to track financial transactions in the system of the bank or financial institution.

The main purpose of this function is to allow user to maintain the **Product related GLs in schemes**, for use in system.

Before user can maintain the relevant GL codes (also known as the GL account numbers), each of the GL code needs to be mapped to the respective system's GL field (*Note: GL fields refers to system's internal GL code.*).

Therefore, as a prerequisite, the relevant GL codes have to be pre-maintained at the 'Mini Chart of Account' function, of which the same GL codes must have existed at the GL module system.

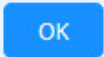
Some categories of GL codes that can be maintained in this function for the 'PL - Personal Loan' product line, are as follows:-

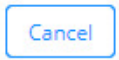
- Creditor
- Loan Debtor
- Financing Charges
- Other Advances
- Other Fees
- Impairments

GL Set (Product) Maintenance - Create Scenarios

Scenario 1: Create Product GL Scheme

Details	
Step 1	From the Tree Menu, search for the GL Set (Product) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered record of product general ledger (GL) schemes. Note: • All the available product GL records will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  Refresh button.
Step 3	Click once on the  button.
Step 4	System will display the GL Set Details panel.

Details	
Step 5	Proceed to input values concerning the main details of the product GL scheme, and then click once on the  button. Alternatively, upon inputted the main details of the product GL scheme, click once on the 'Copy' button. Then, select by double-clicking on a product GL scheme displayed at the 'GL Set Details Selection' pop-up window. or 'Copy' button to input values for all relevant values for the new GL Set.
Step 6	System will retrieve and display the related GL fields of various available GL categories at the following sections:- • Common • Additional Note: If the creation of the product GL scheme is by copying from an existing product GL scheme, the related GL codes will also be inherited, and displayed accordingly.
Step 7	Proceed to input, or overwrite the relevant GL codes for the related GL fields, at the 'Common' section, as follows:- 1. Double-click on the 'GL Code' column of the respective GL field record. 2. Once the related 'GL Code' column has been enabled for data input, mouse over the column and press once on the 'Enter' key on the keyboard. 3. Double-click on a GL code record at the 'GL Code LOV' pop-up window. 4. Thereafter, click once on the  button. 5. System will populate the related values into the 'GL Code Descr.' and 'Itemised' columns, respectively.
Step 8	Proceed to input, or overwrite the relevant GL codes for the related GL fields, at the 'Additional' section (if relevant), as follows:- 1. Double-click on either, the 'Cr Gl Cd' column, or the 'Amo Gl Cd' column, of the respective GL field record. 2. Once the related the 'Cr Gl Cd' column, or the 'Amo Gl Cd' column has been enabled for data input, mouse over the column and press once on the 'Enter' key on the keyboard. 3. Double-click on a GL code record at the 'GL Code LOV' pop-up window. 4. Thereafter, click once on the  button. 5. System will populate the related value into the 'Cr Gl Descr.' or 'Amo Gl Descr.' column, accordingly.

Details	
Step 9	Lastly, Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all inputs made.

GL Set (Product) Maintenance - View Scenarios

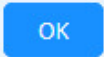
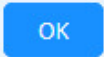
Scenario 1: View Product GL Schemes and Details

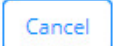
Details	
Step 1	From the Tree Menu, search for the GL Set (Product) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered record of product general ledger (GL) schemes. Note: • All the available product GL records will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon of a product GL scheme record.
Step 4	System will display the details of the selected product GL scheme containing the list of GL fields mapped with the related GL codes, at the following sections at the GL Set Details panel:- • Common • Additional

GL Set (Product) Maintenance - Update Scenarios

Scenario 1: Update Details of Product GL Scheme

Details	
Step 1	From the Tree Menu, search for the GL Set (Product) Maintenance function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered record of product general ledger (GL) schemes. Note: • All the available product GL records will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon of a product GL scheme record.
Step 4	System will display the details of the selected product GL scheme containing the list of GL fields mapped with the related GL codes, at the following sections at the GL Set Details panel:- • Common • Additional
Step 5	Proceed to input, or overwrite the relevant GL codes for the related GL fields, at the 'Common' section, as follows:- 1. Double-click on the 'GL Code' column of the respective GL field record. 2. Once the related 'GL Code' column has been enabled for data input, mouse over the column and press once on the 'Enter' key on the keyboard. 3. Double-click on a GL code record at the 'GL Code LOV' pop-up window. 4. Thereafter, click once on the  button. 5. System will populate the related values into the 'GL Code Descr.' and 'Itemised' columns, respectively.
Step 6	Proceed to input, or overwrite the relevant GL codes for the related GL fields, at the 'Additional' section (if relevant), as follows:- 1. Double-click on either, the 'Cr Gl Cd' column, or the 'Amo Gl Cd' column, of the respective GL field record. 2. Once the related the 'Cr Gl Cd' column, or the 'Amo Gl Cd' column has been enabled for data input, mouse over the column and press once on the 'Enter' key on the keyboard. 3. Double-click on a GL code record at the 'GL Code LOV' pop-up window. 4. Thereafter, click once on the  button. 5. System will populate the related value into the 'Cr Gl Descr.' or 'Amo Gl Descr.' column, accordingly.

Details	
Step 7	Lastly, Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all inputs made.

GL Set (Product) Maintenance - Delete Scenarios

Scenario 1: Delete Product GL Scheme

Details	
Step 1	From the Tree Menu, search for the GL Set (Product) Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered record of product general ledger (GL) schemes. Note: • All the available product GL records will be listed. • User needs to either go through the entire list or input the relevant search criteria and click once on the  button.
Step 3	Click once on the  icon of a product GL scheme record.
Step 4	System will prompt a delete confirmation message. Proceed to select the  button and system will save the data deletion. Note: Click once on the  button, do not proceed with data deletion.

GL Set (Product) Maintenance - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

GL Set Product List (Panel)	
<Product GL Set Search Criteria> (Sub-Panel)	
Ccy	This is the currency code of the respective product GL scheme, e.g., MYR.
Module	This is the area in system that the respective product GL scheme is to be applied, e.g., LN - Financing.

GL Set Product List (Panel)	
Banking Concept	This is an indicator whether a product comprises general ledger codes (GL codes) that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
<Product GL Set Listing> (Sub-Panel)	
GL Set Code	This is the unique code of the respective product GL scheme created.
Description	This is the brief details of the respective product GL scheme.
Ccy	This is the code of the currency applied to the respective GL Scheme, e.g., MYR.
Status	This is the status of the respective 'Product' GL scheme. The available options, are as follows:- • A - Active (<i>The 'Product' GL scheme will be available and can be used in system</i>) • I - Inactive (<i>The 'Product' GL scheme will not be available and can no longer be used in system</i>)
Banking Concept	This is an indicator whether a product comprises general ledger codes (GL codes) that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Module	This is area in system that the respective product GL scheme is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.



- This panel will be displayed, when the function screen has opened.
- The purposes of this panel, are as follows:-
 - Access point to create product GL schemes.
 - View the list of product GL schemes, created.
 - Access point to the details of each selected product GL scheme.

GL Set Details (Panel)

<Main GL Set Details> (Sub-Panel)

GL Set Details (Panel)	
GL Set Code	This is the unique code of the respective product GL scheme created.
Description	This is the brief details of the respective product GL scheme.
Ccy	This is the code of the currency applied to the respective GL Scheme, e.g., MYR.
Banking Concept	This is an indicator whether a product comprises general ledger codes (GL codes) that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Module	This is area in system that the respective product GL scheme is to be applied, e.g., LN - Financing.
Product Line	This is the applicable line of product of a module to be subjected to a GL set, which has been defaulted to 'PL - Personal Loan'.
Status	This is the indication that a GL scheme or GL Set is 'A - Active', or 'I - Inactive' for use. Note: If the GL set's status is 'I - Inactive,' it will not appear as a list of values for selection in the 'Product Maintenance' function.
GL Set Details (Sub-Panel)	
Common (Section)	
Type	This is the group type of the respective GL field, at the Chart of Accounts. Some options, are as follows:- • B/S – Balance Sheet • P&L – Profit And Loss

GL Set Details (Panel)	
GL Category	This is the group of the respective product GL field, available in the product GL scheme that is being maintained. Some options, are as follows:- • Creditor • Loan Debtor • Financing Charges • Other Advances • Other Fees • Impairments
Field Descr.	This is the name of the respective system's internal GL code, e.g., Loan Debtor, Excess Payment, Interest Receivables, Interest Income, and Unearned Interest.
GL Code	This is the user-defined code associated to the respective GL, e.g., 21070070 to be used to raise the related accounting entries. Note: The available GL codes that can be selected for this field must be pre-maintained at the 'Mini Chart of Accounts' function.
GL Code Descr.	This is the name of the GL code, e.g., Advance Payment, pre-maintained at the 'Mini Chart of Account' function.
Itemized	This is an indicator that the accounting entries raised relating to the GL code is to be itemised, instead of as a summarised total, for display at the related accounting reports. The available options, are as follows:- • Yes (<i>Accounting entries related to the GL code is to be itemised</i>) • No (<i>Accounting entries related to the GL code will be summaries</i>)
Additional (Section)	
Field Descr.	This is the name of the respective system's internal GL code, e.g., Postage, Other Fees, and Processing Fees.

GL Set Details (Panel)	
CR GL Cd	This is the user-defined code associated with the respective GL to be credited, and used to raise the related accounting entries. Note: The available GL codes that can be selected for this field must be pre-maintained at the 'Mini Chart of Accounts' function.
CR GL Descr.	This is the name of the GL code, pre-maintained at the 'Mini Chart of Account' function.
AMO GL Cd	This is the user-defined code associated with the respective GL to be credited for amortised fee or charge item, and used to raise the related accounting entries. Note: The available GL codes that can be selected for this field must be pre-maintained at the 'Mini Chart of Accounts' function.
AMO GL Descr.	This is the name of GL Code to be used for fee or charge amortisation, pre-maintained at the 'Mini Chart of Account' function.



- This panel will be displayed in the following manners:-
 - After user has clicked once on the  button.
 - After user has clicked once on the  icon of a product GL scheme record.
- The purposes of this panel, are as follows:-
 - Maintain the details of the product GL scheme
 - To view the details of the selected product GL scheme.

GL Set Details Selection (Pop-up window)	
GL Set Code	This is the unique code of the respective product GL scheme created.
Description	This is the name of the respective product GL scheme.
Ccy	This is the code of the currency applied to the respective GL Scheme, e.g., MYR.



- This window will be displayed, after user has clicked once on the 'Copy' button, located at the 'GL Set Details' panel.
- This purpose of this window is to allow user to select by double-clicking once on a product GL scheme record towards copying the related GL codes.

GL Code LOV (Pop-up window)	
GL Code	This is the user-defined code associated to the respective GL, to be used to raise the related accounting entries. Note: The available GL codes that can be selected for this field must be pre-maintained at the 'Mini Chart of Accounts' function.
Description	This is the name of the GL code, pre-maintained at the 'Mini Chart of Account' function.
Item Flag	This is an indicator that the accounting entries raised relating to the GL code is to be itemised, instead of as a summarised total, for display at the related accounting reports. The available options, are as follows:- • Yes (<i>Accounting entries related to the GL code is to be itemised</i>) • No (<i>Accounting entries related to the GL code will be summaries</i>)



- This window will be displayed, after user has double-click on the following records:-
 - GL field record, located at the 'Common' section.
 - GL field record, located at the 'Additional' section.

Prepayment Penalty Scheme Function - Introduction

Most banks or financial institutions that offer credit facilities to the public have their prepayment interest or profit calculation methods, conditions and also the prepayment penalty clauses incorporated into the terms and conditions of the respective letter of offer and standard facility agreement to be used during the legal documentation stage.

An example of prepayment condition:-

Prepayment Conditions

How?

By paying an extra regular installment amount, e.g., principal, interest and taxes.

When?

On any regular payment date during the year with notification to the bank.

What It Means?

Principal Facility Outstanding Amount will be Reduced by that Amount.

As for the 'Prepayment Penalty' clause it is simply a clause stated in the respective mortgage or facility contract that says that in the event if the credit facility has been fully settled within a certain time of period, a penalty will be imposed. Typically prepayment penalty is based on a percentage, e.g., set between 2% to 4% of the remaining facility balance, or a certain number of months worth of interest but not exhaustive to these methods.

For example in a bank, the prepayment penalty practice can be categorised as follows:-

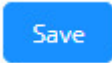
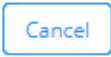
- Soft Prepayment Penalty - that allows the borrower to sell their home at anytime without penalty, however, if he choose to refinance the mortgage instead, then the borrower will be subjected to a prepayment penalty.
- Hard Prepayment Penalty - the respective borrower will be charge with a prepayment penalty whether he choose to sell their home or to refinance the mortgage.

In view of the above, this function basically allows users create and maintain the prepayment and prepayment penalty schemes for application in different credit products for redemption purpose.

The prepayment and prepayment penalty scheme created in this function, will be tagged to the relevant product(s) for use.

Prepayment Penalty Scheme Function - Create Scenarios

Scenario 1: Create Prepayment Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Prepayment Penalty Scheme function, and then click once on it.
Step 2	By default, system will display a list of unfiltered records at the screen.
Step 3	Click once on the  button.
Step 4	Proceed to input values into all the relevant fields displayed on the Prepayment Penalty Scheme Details panel, as follows:- • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over a radio button option of a field, and then click once on it, to select.
Step 5	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted into the system. Note: Click once on the  button, to discard all changes made.

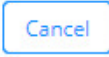
Prepayment Penalty Scheme Maintenance Function - View Scenarios

Scenario 1: View Details of Prepayment Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Prepayment Penalty Scheme function, and then click once on it.
Step 2	By default, system will display a list of unfiltered records at the screen. Note: • All the available prepayment penalty scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, click once on the  button.
Step 3	Click once on the  icon of a prepayment penalty scheme.
Step 4	System will display the details of the selected prepayment penalty scheme on the Prepayment Penalty Scheme Details panel.

Prepayment Penalty Scheme Function - Update Scenarios

Scenario 1: Update Details of Prepayment Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Prepayment Penalty Scheme function, and then click once on it.
Step 2	By default, system will display a list of unfiltered records at the screen. Note: • All the available prepayment penalty scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, click once on the  button.
Step 3	Click once on the  icon of a prepayment penalty scheme.
Step 4	System will display the details of the selected prepayment penalty scheme on the Prepayment Penalty Scheme Details panel.
Step 5	Proceed to overwrite the value of the respective columns or fields on the Prepayment Penalty Scheme Details panel.
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Prepayment Penalty Scheme Function - Delete Scenarios

Scenario 1: Delete Prepayment Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Prepayment Penalty Scheme function, and then click once on it.

Details	
Step 2	By default, system will display a list of unfiltered records at the screen. Note: • All the available prepayment penalty scheme records will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, click once on the  button.
Step 3	Click once on the  icon of a prepayment penalty scheme.
Step 4	System will prompt a delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Prepayment Penalty Scheme Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Prepayment Penalty Scheme Search Criteria> (Panel)	
Description	This is the name of the prepayment and prepayment penalty scheme code.
Status	This is the prepayment and prepayment penalty scheme status. The available options, are as follows: • A - Active • I - Inactive Note: Only prepayment and prepayment penalty scheme(s) that are in the 'A - Active' status will be made available for selection to be tagged to product.
<Prepayment Penalty Scheme Listing> (Panel)	
Scheme Code	This is the code associated with the respective prepayment and prepayment penalty scheme.
Description	This is the name of the prepayment and prepayment penalty scheme code.

<Prepayment Penalty Scheme Search Criteria> (Panel)

Scheme Type	This is to indicate the facility redemption or settlement type involved in the respective prepayment and prepayment penalty scheme. Note: Presently, only the 'EPPTY - Full Redemption' option is available.
Status	This is the prepayment and prepayment penalty scheme status. The options, are as follows: • A - Active • I - Inactive Note: Only prepayment and prepayment penalty scheme(s) that are in the 'A - Active' status will be made available for selection to be tagged to product.

Prepayment Penalty Scheme Details (Panel)

Scheme Code	This is the code associated with the respective prepayment and prepayment penalty scheme.
Scheme Type	This is to indicate the facility redemption or settlement type involved in the respective prepayment and prepayment penalty scheme. Note: Presently, only the 'EPPTY - Full Redemption' option is available.
Currency	This is the prepayment and prepayment penalty scheme's currency code. Note: • Presently, this is defaulted to the base currency of the country in which the bank or financial institution is operating. • The possible values that can be selected for this field is dependent on the currency that are being used for the transactions in the bank or financial institution.
Description	This is the name of the prepayment and prepayment penalty scheme code.

Prepayment Penalty Scheme Details (Panel)	
Status	This is the prepayment and prepayment penalty scheme status. The available options, are as follows: • A - Active • I - Inactive Note: Only prepayment and prepayment penalty scheme(s) that are in the 'A - Active' status will be made available for selection to be tagged to product.
Rebate%	This is the percentage of the remaining interest to be charged (for non-upfront interest charging facility), or earned (for upfront interest charging facility) on the unexpired facility period arising from the early settlement, that will be rebated during early settlement transaction. The applicable percentage value to be rebated is dependent on the policy of respective bank or financial institution. Note: The default value in this field is 100%, however user can overwrite the field's value.
Remarks	This is the additional information relating to a prepayment and prepayment penalty scheme (if any).
Interest In Lieu Of Notice (Panel)	
For the case of early settlement, the 'Interest in lieu' of the redemption notice issued (which is usually valid for a certain period), is a calculation of interest charges within the redemption or settlement notice period, should the borrower still be holding onto the credit facility. This fields in this panel will not be applicable, for upfront charging interest facility.	
Notice Type	This is the measurement unit of the redemption notice period for the computation of the interest in lieu. The available options, are as follows: • D - Day • M - Month
Notice Days/ Months	This is the redemption notice period, either in days or months, for the computation of the interest in lieu, e.g., 90 days or 3 months. Note: The measurement unit of this field is dependent on the 'Notice Type' field's value.

Prepayment Penalty Scheme Details (Panel)	
Penalty (Panel)	
For the case of early settlement, this is the penalty interest, arising from the early settlement.	
Charge if Pay Before This No. of Months	This is the credit facility bonding period (in months) of which penalty will be imposed, if the facility is to be settled earlier than this period. Note: The value inputted must be more than '0'.
Start From	This is the inception point to compute the facility's bonding period, for the computation of the penalty amount that will be imposed. The available options, are as follows: • D - First Disbursement Date • P - Commencement Date (<i>refers to the date that repayment of the respective credit facility has started</i>)
Penalty Rate Type	This is the timing or method to charge the penalty, arising from the early settlement's request of the respective credit facility. The available options, are as follows: • A - Per Annum • F - Flat • M - Per Month • T - Fixed Amount
Penalty Rate/ Amount	This is the rate that will be charged for the penalty. Note: The value inputted must be more than '0.00000'.
Charge On	This is the type of base amount to be used to compute the penalty. The available options, are as follows: • 1 - Original Approved Amount • 2 - Principal Outstanding
Charge If Prepay Amt.>= % Remaining Principal	This is the percentage value of the respective credit facility's remaining principal outstanding amount of which, if it has been either, the same amount as the early settlement amount, or exceeded by the early settlement amount, where penalty will be imposed, e.g., 30%.

Product Maintenance Function - Introduction

A bank or financial institution often needs to be able to offer as many products as it can to meet the needs of its customers in order to gain a competitive advantage among banks and financial institutions and stay ahead in the banking industry.

This function basically allows user to maintain products differentiated by the following features, to be selected during each credit application's data input:-

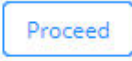
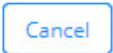
- Banking concept (e.g., Conventional)
- Module (e.g., Loan)
- Product Line (e.g., Personal Loan)
- Product Category (e.g., Ease short term cashflow, and Purchase Goods)
- Business Unit (e.g., for Retail or Corporate)
- Parameter settings which will determine the followings:-
 - Financing Charges
 - Repayment computation
 - Income Realisation Method
 - Late Charges
 - Prepayment or Settlement
 - Prepayment or Settlement Charges
 - Reminder letters template
 - Statement template
- Product availability (via the Effective Date or Expiry Date)
- Company Code

In addition, this function also allows user to pre-maintain the account parameters and product fee or charge items, which will be default value at certain functions (e.g., CA Workspace and other functions accessible via accounts, such as the 'Penalty Rate Maintenance' upon the related account number has been generated).

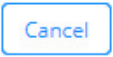
Product Maintenance Function - Create Scenarios

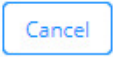
Scenario 1: Create Product By Copying From a Product

Details	
Step 1	From the Tree Menu, search for the Product Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to click once on the  button.

Details	
Step 4	System will display the Create Product pop-up window. Click once on the  button of the 'Copy from Existing' option.
Step 5	System will display the 'Copy from Existing' panel.
Step 6	Proceed to input all relevant fields at the 'Copy from Existing' panel, including mouse over a product record, and then click once on the  button. Note: Click once on the  button, to discard all inputs made, at the 'Copy from Existing' panel,
Step 7	System will retrieve and display all the relevant and related parameters with parameter values, including any existing product fee or charge items at the following sections, at the Product Details panel. • Product • Account • Product Based on Ccy • Account Based on Ccy • Fee and Charges Details
Step 8	Proceed to input or overwrite the value at the relevant fields or columns at the all the sections mentioned in Step 7, as follows:- • Mouse over each text column, and key in the related column value. • Mouse over each LOV column, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  button, for system to display a related window (e.g., 'Fees & Charges Details' window) for data input of a certain new record, and to confirm to populate the data of the new record, by clicking once on the  button. • Click once on the  icon of a fee or charge item record, to remove it.
Step 9	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

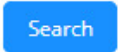
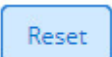
Scenario 2: Create Product Manually

Details	
Step 1	From the Tree Menu, search for the Product Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Create Product pop-up window. Click once on the  button of the 'Manual' option.
Step 5	System will display 'Manual' panel. Proceed to input all relevant fields at this panel.
Step 6	Thereafter, click once on the  button. Note: Click once on the  button, to discard all inputs made.
Step 7	System will return to the 'Product Details' panel.
Step 8	Click once on  button, located below the 'Main Info' sub-panel at the 'Product Details' panel. Alternatively, click once on the 'Copy Product' button for system to display the 'Product Selection' pop-up window, in order to select a product (by double click on the product) to copy all the related parameters, including existing product fee and charge items for the new product that is being created.
Step 9	System will retrieve and display all the relevant and related parameters with parameter values, including existing product fee and charge items, at the following sections, at the Product Details panel. • Product • Account • Product Based on Ccy • Account Based on Ccy • Fee and Charges Details

Details	
Step 10	Proceed to input the value at the relevant fields or columns at the all the sections mentioned in Step 9, as follows:- • Mouse over each text column, and key in the related column value. • Mouse over each LOV column, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  button, for system to display a related window (e.g., 'Fees & Charges Details' window) for data input of a certain new record, and to confirm to populate the data of the new record, by clicking once on the  button. • Click once on the  icon of a fee or charge item record, to remove it.
Step 11	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

Product Maintenance Function - View Scenarios

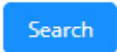
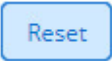
Scenario 1: View Products and Details

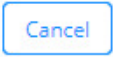
Details	
Step 1	From the Tree Menu, search for the Product Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input the relevant search criteria and then click once on the  button. Note: Click once on the  button, to clear off all the search criteria inputted.
Step 4	System will retrieve and display all the relevant product records at the Product Maintenance panel, if any.
Step 5	Click once on the  icon of a product record.

Details	
Step 6	System will display the details of the selected product record at the following sections under the Product Details panel:- • Product • Account • Product Based on Ccy • Account Based on Ccy • Fee and Charges Details

Product Maintenance Function - Update Scenarios

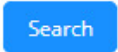
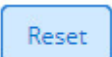
Scenario 1: Update a Product's Details

Details	
Step 1	From the Tree Menu, search for the Product Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input the relevant search criteria and then click once on the  button. Note: Click once on the  button, to clear off all the search criteria inputted.
Step 4	System will retrieve and display all the relevant product records at the Product Maintenance panel, if any.
Step 5	Click once on the  icon of a product record.
Step 6	System will display the details of the selected product record at the following sections under the Product Details panel. • Product • Account • Product Based on Ccy • Account Based on Ccy • Fee and Charges Details

Details	
Step 7	Proceed to overwrite the relevant field or column values at the Product Details panel, as follows:- • Mouse over each text column, and key in the related column value. • Mouse over each LOV column, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  button, for system to display a related window (e.g., 'Fees & Charges Details' window) for data input of a certain new record, and to confirm to populate the data of the new record, by clicking once on the  button. • Click once on the  icon of a fee or charge item record, to remove it.
Step 8	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all inputs made.

Product Maintenance Function - Delete Scenarios

Scenario 1: Delete a Product

Details	
Step 1	From the Tree Menu, search for the Product Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input the relevant search criteria and then click once on the . Note: Click once on the  button, to clear off all the search criteria inputted.
Step 4	System will retrieve and display all the relevant product records at the Product Maintenance panel, if any.
Step 5	Click once on the  icon of a product record. Note: Only 'Inactive' status products can be deleted.

Details	
Step 6	System will prompt delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Product Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Product Maintenance> Panel	
Main Info (Sub-Panel)	
Product Code	This is the unique reference code of the respective product.
Product Name	This is the brief description of the respective product.
Banking Concept	This is an indicator whether a product comprises parameters that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Module	This is area in system that the respective product code is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
<Product Codes> (Sub-Panel)	
Banking Concept	This is an indicator whether a product comprises parameters that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Module	This is area in system that the respective product code is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Product Code	This is the unique reference code of the respective product.
Product Name	This is the brief description of the respective product.

<Product Maintenance> Panel	
Status	This is the status of the respective product code. The options, are as follows: • A - Active (<i>Product is available for use and can be selected to be tagged at other function</i>) • I - Inactive (<i>Product has not been made available for use yet. 'Effective Date' is still a future date</i>) • S - Suspended (<i>Product has been suspended by user manually and cannot be used anymore</i>) • E - Expired (<i>Product that has earlier been made available for use has now expired and no longer available for use</i>) Note: • There is another product status known as 'U -Unused'. Product will change its status from either 'I - Inactive', or 'A -Active' to 'U - Unused' once user had performed deletion of the product using this function. • However, this 'Product Maintenance' function does not allow user to view the list of 'U -Unused' status of products.



- This panel will be displayed, when the function is opened.
- The purposes of this panel, are as follows:-
 - Access point to maintain new products.
 - View the list of products, created earlier.
 - Access point to maintain the details existing products.

Product Details (Panel)	
Main Info. (Sub-Panel)	
Product Code	This is the unique reference code of the respective product.
Product Name	This is the brief description of the respective product.
Banking Concept	This is an indicator whether a product comprises parameters that follow a certain banking concept. Presently, the only available banking concept is the 'C - Conventional' option.
Module	This is area in system that the respective product code is to be applied, e.g., LN - Financing.

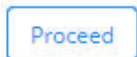
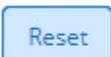
Product Details (Panel)	
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Status	This is the status of the respective product code. The options, are as follows: • A - Active (<i>Product is available for use and can be selected to be tagged at other function</i>) • I - Inactive (<i>Product has not been made available for use yet. 'Effective Date' is still a future date</i>) • S - Suspended (<i>Product has been suspended by user manually and cannot be used anymore</i>) • E - Expired (<i>Product that has earlier been made available for use has now expired and no longer available for use</i>) Note: • There is another product status known as 'U -Unused'. Product will change its status from either 'I - Inactive', or 'A -Active' to 'U - Unused' once user had performed deletion of the product using this function. • However, this 'Product Maintenance' function does not allow user to view the list of 'U -Unused' status of products.
Effective Date	This is the product availability commencement date for use, or selection at other system functions.
Expiry Date	This is the last date of which a product will be available for use, or selection at other system functions.
Business Unit	This is to indicate the business section or unit or department of the bank, or a financial organisation (e.g., Corporate or Retail), that can access the product. Note: This field is optional, as not all banks or financial institutions practices only certain of its units or departments can use certain products.
Company Code	This is to indicate the company code of the bank, or financial organisation that can access the product.
Ccy	This is the currency code and description of the respective product, e.g., MYR - Malaysian Ringgit.

Product Details (Panel)	
Product Category Code	This is the further categorisation of a product under a products line,.e.g, PL -Personal Loans.
External Product Description	This is the unique code of the related external product. This field is only applicable for the purpose of mapping the product to an external system's product, e.g., as in the case of a digital system's product code.
Load	This is the button to be clicked once, for system to retrieve the related parameters to be displayed for data input or overwrite. Note: This button will be available for the 'Manual' option to create product.
Copy Product	This is the button to be clicked for system to display the 'Product Selection' pop-up window, for the selection of the relevant product to copy the related parameter values, to create a new product. Note: This button will be available for the 'Manual' option to create product.
Product (Section)	
Category	This is the unique code associated with the respective category of product parameter.
Description	This is the unique code and brief details, associated with the respective product parameter.
Value	This is the respective non-currency impacted product parameter's value.
Account (Section)	
Category	This is the unique code associated with the respective category of account parameter.
Description	This is the unique code and brief details, associated with the respective account parameter.
Value	This is the respective non-currency impacted account parameter's value.
Product Based On Ccy (Section)	
Category	This is the unique code associated with the respective category of product parameter.
Description	This is the unique code and brief details, associated with the respective product parameter.
Value	This is the respective currency impacted product parameter's value.
Account Based On Ccy (Section)	

Product Details (Panel)	
Category	This is the unique code associated with the respective category of account parameter.
Description	This is the unique code and brief details, associated with the respective account parameter.
Value	This is the respective currency impacted account parameter's value.
Fees and Charges (Section)	
Charge Category	This is the group code and brief description of the respective fee, or charge item, e.g., DISBFEE - Disbursement Fee.
Payment Option	This is the method of which the respective product's fee or charge item, is to be collected in the related account, subsequently. The options, are as follows: • N - Pay Upfront (<i>Pay by customer via Front Desk's 'Repayment' transaction in the available transaction modes</i>) • Y - Deduct From Proceed (<i>Deducted from a related transaction amount</i>)
Item Code	This is the unique code associated with the respective fee, or charge item to be imposed on the product, e.g., PRO - PROCESSING FEES.
Charge Ccy	This is the code and brief description of the respective currency to be applied to the fee or charge item in the product.
Charge Code	This is the code and brief description of the respective charge scheme to be used for the computation of the related fee, or charge item, in the product. Note: Charge schemes are user-definable via the 'Charge Code' function.

This panel will be displayed in the followings manners:-



- Upon user clicking once on the  button, at the 'Create Product' pop-up window, in attempt to create new products.
- Upon user clicking once on the  icon of a product code.

The purposes of this panel, are as follows:-

- Maintain the relevant field values or column values, including parameter values and product fee or item for each selected product code.
- View the details of each selected product code.

Create Product (Pop-Up Window)	
Copy From Existing or Manual	This is the radio button option that indicates whether the new product is to be created by, either replicating the parameter values from an existing product's parameters, or, based on manual input of vale into each of the relevant parameter fields and columns. Note: • For the 'Manual' option, after user has clicked once on the 'Proceed' button in the pop-up window, user will need to click once on the 'Load' button for system to retrieve all the related parameters for data input. • For the 'Copy From Existing' option, after user has clicked once on the 'Proceed' button, system will automatically display the copied product's parameter values.
<Selected Method to Create Product>	This is the selected manner to create the product, either, Copy From Existing or Manual , dependent on the selection made at the field above.
Proceed	This is the button to be clicked once, to exit from this 'Create Product' pop-up window and populate certain main product details inputted into the 'Product Details. panel
Cancel	This is the button to be clicked once, not to proceed further and exit from this 'Create Product' pop-up window.
<Copy from Existing> Panel	
This panel will be display for the Copy From Existing' option of product creation.	
New Product Code	This is the unique code of the product to be created.
New Product Name	This is the brief description of the product to be created.

Create Product (Pop-Up Window)	
Module	This is area in system that the respective product code is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Copy From Product Code	This is the unique reference code of the respective product that can be selected, to be copied of the related parameter values for the new product creation.
Product Name	This is the brief description of the respective product code.
<Manual> Panel	
This panel will be display for the 'Manual' option of product creation.	
Product Code	This is the unique reference code of the respective product.
Product Name	This is the brief description of the respective product code
Module	This is area in system that the respective product code is to be applied, e.g., LN - Financing.
Product Line	This is the product group under a system module, e.g., for module 'LN - Financing', e.g., 'PL - Personal Loan'.
Ccy	This is the currency code and description of the respective product, e.g., MYR - Malaysian Ringgit.



- The purpose of this window is to allow users to create products from existing product templates, existing product categories, or manually.
- This window will be pop up once user has clicked once on the  button located at the **Product Maintenance** sub-panel.

Product Selection (Pop-Up Window)	
Product Code	This is the unique reference code of the respective product.
Product Name	This is the brief description of the respective product code
Effective Date	This is the product availability commencement date for use, or selection at other system functions.



- This window will be pop up once user has clicked once on the 'Copy Product' button, located **Product Details** panel.
- The purpose of this window is to allow user to select the relevant product to copy all the related parameters and parameter values for the creation of each product.

Fees & Charges Details (Pop-Up Window)	
Charge Category	This is the group code and brief description of the respective fee, or charge item, e.g., DISBFEE - Disbursement Fee.
Payment Option	This is the method of which the respective product's fee or charge item, is to be collected in the related account, subsequently. The available options, are as follows: • N - Pay Upfront (<i>Pay by customer via Front Desk's 'Repayment' transaction in the available transaction modes</i>) • Y - Deduct From Proceed (<i>Deducted from a related transaction amount</i>)
Item Code	This is the unique code associated with the respective fee, or charge item to be imposed on the product, e.g., PRO-PROCESSING FEES. The available options that can be selected for this field, is filtered by the selected value at the 'Charge Category' field.
Charge Ccy	This is the code and brief description of the respective currency to be applied to the fee or charge item in the product.
Charge Code	This is the code and brief description of the respective charge scheme to be used for the computation of the related fee, or charge item, in the product. Note: Charge schemes are user-definable via the 'Charge Code' function.



- This window will be displayed, after user has clicked once on the  button, locate at the 'Fee and Charges Details' section.
- The purposes of this window is to allow user to maintain the fee or charge item to be imposed or has been imposed on the respective selected product.

Charge Code LOV (Pop-Up Window)	
Charge Code	This is the unique code associated with the respective charge scheme, to be used for the computation of the related fee, or charge item in a product. Note: Charge codes are user-definable via the 'Charge Code' function.
Description	This is the brief details of the respective charge scheme.



- This window will be displayed, after user has mouse over the 'Charge Code' field, and then pressed once on the 'Enter' key on the keyboard.
- The purpose of this window is for user to select the relevant charge scheme to be used for the computation of the related product fee or charge item.

Customer

Customer 360 Function - Introduction

Customer 360 (Single Customer View) allows banks or financial institutions to offer better customer service based on an improved understanding of the customer and their needs.

This function basically allows the authorised users (of various departments of the bank or financial institution) to have the same overview of each of its customer, as follows:

- Basic personal information,e.g, Name, IC No, Address,Occupation, Risk Score.
- Relationship with other customer of the bank or financial institution.
- Brief details of the credit facilities of the customer (with shortcut link to the **Credit Account 360** function)
- Monthly credit account balance
- Credit exposure of related parties of the customer.
- Blacklist Status
- Conduct of Account(s)
- Uploaded documents pertaining to the customer.

Having this function, provides a personalised customer experience and ensure that all the authorised users of the bank or financial institution can access to consistent customer information.

Customer 360 Function - View Scenarios

Scenario 1: View Customer Information and Exposure

Details	
Step 1	From the Tree Menu, search for the Customer 360 function and click once on it.
Step 2	By default, system will display the CIF 360 Dashboard panel.
Step 3	Proceed to input value for the search criteria field located at the Customer Search Criteria panel. Then click once on a relevant search criterion button. Note: If there is only one record found, Step 4 and Step 5 is not applicable.
Step 4	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 5	Mouse over a selected customer record , and then click once on it.

Details	
Step 6	The details of the selected record will be displayed at the following sections: • Customer Details • Dashboard • Account Information
Step 7	Click once on the ' Close ' button, to return to the 'Customer Search Criteria' panel.
Notes: • At the 'Dashboard' section, click once on the pie chart, to view the related details at the Asset Liability: ASSET pop-up window. • At the 'Related Exposure' section, click once on the pie chart, to view the related details at the Credit Exposure pop-up window. • Click once on the 'Account Information' section, to view the list of credit facilities of the customer at the 'Financing' panel. • Click once on any of the credit facility record at the 'Financing' panel, to view the related account details at the Credit Account 360 function screen.	

Customer 360 Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.

<Customer Search Criteria> (Panel)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.

<Customer Listing> (Pop-Up Window)	
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of customer associated with the value displayed at the 'Customer ID' field, e.g, AUTOGENID - Auto Generated ID
Customer Name	This is the customer name associated with the value of 'Customer ID' field input.
Phone No.	This is the contact telephone number of the customer associated with the value of 'Customer ID' field input.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the **Customer Search Criteria** panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

Customer Details (Section)	
<Customer Name><Customer ID>	This is the selected customer's full name, and the related identification number.
View Relationship	Click once on this hyperlink to view the relationship of the selected customer and other customers of the bank or financial institution via the 'Relationship' Graph.
Politically Exposed Person	This indicates whether the customer has been identified as holding a prominent public position or is closely related to such a person. If so, it will be labelled as 'PEP'.
Relationship Start	This refers to date the customer established relationship with the bank or financial institution.
Home Branch	This is the servicing, or operating branch of the selected customer.
Address	This is the correspondence postal address of the selected customer.
Phone	This is the contact number of the selected customer.
Relationship Manager	This is the servicing manager of the selected customer.
Occupation/ Industry	This is the profession of the selected customer.
Classification/Grading/DPD	This is the customer's credit account classification, credit scoring grade, and number of days past due on the credit facility of the selected customer.
Blacklist Status	This indicates customer has a blacklist record, e.g., Yes or No.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this section is to allow user to view the main details of the selected customer.

Dashboard (Section)	
Asset/Liability	This is the total deposits and total credit exposure amount the customer has with the bank or financial institution. Note: System displays in the form of Pie Chart.
Related Exposure	This is the total credit exposure amount (in base currency) of other customer(s) that is related to the selected customer. Note: System displays in the form of Pie Chart.
Month End Balances	This is the monthly outstanding balance of the credit facility account across past months. Note: System displays in the form of Vertical Chart.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this section is to allow user to have an overview of the exposure of the customer in the bank or financial institution.

Account Information (Section)	
Financing (Panel)	
<Product Line><Account Status><Days Passed Due>	This is the credit facility's product line, and account status, and the number of days there has been overdue repayment in the account of the selected customer.
<Account No.>	This is the unique reference number of the credit facility. Mouse over the hyperlinked account number, to view more details of the credit facility account via the 'Credit 360' function screen.
Tenure	This is the credit facility period.
Expiry Date	This is the last date of the credit facility.
Ccy	This is the currency of the credit facility.
Loan Amount	This is the accepted credit facility limit amount.
Loan Balance	This is the payable credit facility outstanding amount.
Rate	This is the present interest or profit rate charged for the credit facility.

Account Information (Section)	
Overdue	This is the arrears amount in the respective credit facility account.
<Bank Exposure>	This is the 'Donut' diagram that indicate the percentage of the risk of non repayment by the customer per credit facility account, e.g., 100% when the credit facility has just been released, and 50% of the credit facility has been repaid by half. Note: Mouse over the donut chart to view the bank's exposure by percentage and credit facility outstanding amount.



- This details in this panel will be retrieved, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this section is to allow user to view the list of accounts of the selected customer, with summary of the conduct of the respective account.

Asset Liability: ASSET (Pop-up window)	
Account No	This is the system generated unique reference number of the respective credit facility account.
Facility Type	This is the code of products group of similar products, such as, PL - Personal Loans.
Ccy	This is the currency of the credit facility account.
Exposure Amount	This is the approved and accepted credit facility limit amount.
Base Equiv. Amount	This is the customer's total credit exposure amount (in base or functional currency), which is the default currency used by the bank or financial institution.
Relationship	This is the connection of the customer with the credit facility account, e.g., Main Holder.



- This window will pop, after the user has clicked once on the customer's pie chart in the Asset/Liability view on the 'Dashboard' section.
- The purpose of this window is to allow user to view the break downs of the exposure of the selected customer in the bank or financial institution.

Credit Exposure(Pop-up window)	
Account No	This is the system generated unique reference number of the respective credit facility account of the related customer.
Facility Type	This is the code of products group of similar products, such as, PL - Personal Loans.
Ccy	This is the currency of the credit facility account of the related customer.

Credit Exposure(Pop-up window)	
Exposure Amount	This is the approved and accepted credit facility limit amount of the related customer.
Relationship	This is the connection of the customer with the credit facility account, e.g., Main Holder.
Name	This is the name of the related customer.
Liable Amount(Base Equiv.)	This is the related customer's credit exposure (in base or functional currency), which is the default currency used by the bank or financial institution.



- This window will pop up, after user has clicked once on the customer's pie chart at the 'Related Exposure' view on the 'Dashboard' section.
- The purpose of this window is to allow user to view the break downs of the exposure of the customer related to the selected customer in the bank or financial institution.

Customer Maintenance Function - Introduction

This function basically allows user to store the customer profiles (also know as customer information files) for the banks or financial institutions.

Each customer information file that has been created in system will bear a unique identification number that is system generated according to the selected identity number format.

Some available unique individual customer identification number formats, are as follows:-

- Old NRIC
- MyKad (*Malaysian National Registration Identification Card*)
- Malaysian Passport No.
- Birth Certificate No. (*for minor*)
- Foreign Passport No.
- PR Card
- Police ID
- Army ID
- Other Docs
- Social Security No. (*for individual customer who has subscribed to a certain social security organisation*)
- Driver's License No. (*for individual customer*)

Some common categories of information that can be stored in the function for the respective individual customer, are as follows:-

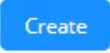
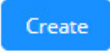
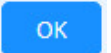
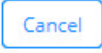
- Main (*e.g., Full Name, Honorific Title, Customer ID Type and No., Birth Date, Resident or Foreigner, Gender, Nationality, Marital Status and more*)
- Addresses (*e.g., Correspondence postal address and correspondence SMS*)
- Contact Information
- Contact Persons
- Dependants
- Employment
- Deposit Information

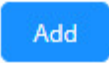
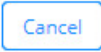
The deletion of customer information files is only allowed, provided the customer information file is not attached to a credit application, and that the file has not linked to the core banking system.

Customer information file records of customers directly inputted from the 'CA Workspace' function will only be accessible from this 'Customer Maintenance' function, provided the application has been approved.

Customer Maintenance Function - Create Scenarios

Scenario 1: Create Customer Information File

Details	
Step 1	From the Tree Menu, search for the Customer Maintenance function and click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel.
Step 3	Click once on the  icon button.
Step 4	System will display New Customer pop-up window.
Step 5	Proceed to input value into the relevant fields on the New Customer pop-up window. Then click once on  icon button. Note: • If there is match of the name , system will display Blacklist Warning Screen pop-up window to warn the user on the potential match prior to creating the record. • Click once on the  button to exit the Blacklist Warning Screen window • Click once on the  button, to discard any input or changes made.
Step 6	System will display Customer Maintenance panel with the following sections: • Main • Address ◦ Postal Address ◦ EMail • Contact Info • Employment • Deposit Info
Step 7	Click once on each of the section, and then proceed to input value into all the fields at the respective sections and sub-sections.

Details	
Step 8	Click once on the  button on these sections, to proceed with the required data input at the related pop-up windows, and then click once on the  button, respectively:- • Address - Address Editor • Contact Info - Editor Screen • Employment - Editor Screen • Deposit Info - Editor Screen
Step 9	Lastly, click once on the  button to save all data. Upon confirming on data saving, system will proceed to capture and save data inputted into the system. Note: Click once on the  button, to discard any input or changes made.

Customer Maintenance Function - View Scenarios

Scenario 1: View Details of Customer Information File

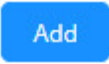
Details	
Step 1	From the Tree Menu, search for the Customer Maintenance function and click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel
Step 3	Proceed to input value for the search criteria field located at the Customer Search Criteria panel.
Step 4	Then click once on a relevant search criterion button. Note: If there is only one record found, Step 5 and Step 6 is not applicable.
Step 5	System will retrieve existing customer records and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click an existing customer record at the Customer Listing pop-up window.

Details	
Step 7	System will display the details of the selected customer record at the Customer Maintenance panel at the available sections, as follows:- • Main • Address ◦ Postal Address ◦ EMail • Contact Info • Employment • Deposit Info

Customer Maintenance Function - Update Scenarios

Scenario 1: Change Details of Customer Information File

Details	
Step 1	From the Tree Menu, search for the Customer Maintenance function and click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel
Step 3	Proceed to input value for the search criteria field located at the Customer Search Criteria panel.
Step 4	Then click once on a relevant search criterion button. Note: If there is only one record found, Step 5 and Step 6 is not applicable.
Step 5	System will retrieve existing customer records and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click an existing customer record at the Customer Listing pop-up window.
Step 7	System will display the details of the selected customer record at the Customer Maintenance panel at the available sections, as follows:- • Main • Address ◦ Postal Address ◦ EMail • Contact Info • Employment • Deposit Info

Details	
Step 8	Click once on each of the section, and then proceed to input value into all the fields at the respective sections and sub-sections.
Step 9	Click once on the  button on these sections, to proceed with the required data input at the related pop-up windows, and then click once on the  button, respectively:- • Address - Address Editor • Contact Info - Editor Screen • Employment - Editor Screen • Deposit Info - Editor Screen Note: Click once on the  button of a record, to remove it, if required.
Step 10	Lastly, click once on the  button to save all data. Upon confirming on data saving, system will proceed to capture and save data inputted into the system. Note: Click once on the  button, to discard any input or changes made.

Customer Maintenance Function - Delete Scenarios

Scenario 1: Delete Customer Information File

Details	
Step 1	From the Tree Menu, search for the Customer Maintenance function and click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel
Step 3	Proceed to input value for the search criteria field located at the Customer Search Criteria panel.
Step 4	Then click once on a relevant search criterion button. Note: If there is only one record found, Step 5 and Step 6 is not applicable.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Mouse over an existing customer record at the Customer Listing pop-up window, and then click once on it.

Details	
Step 7	System will display Customer Maintenance panel with the following sections: • Main(Indi) • Address ◦ Postal Address ◦ EMail • Contact Info • Employment • Deposit Info
Step 8	Click once on the  button, located at the bottom of the function screen.

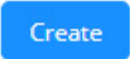
Customer Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

New Customer (Pop-Up Window)	
Customer Type	This is the type of the customer, e.g., I - Individual.
Dataset Code	This is the Customer Information File (CIF) dataset that has been used for the creation of a particular customer information file record associated with a customer identification number.
ID Type	This is the type of identification number which has been defaulted to AUTOGENID - Auto Generated ID
First Name	This refers to the given name or forename of the customer.
Middle Name	This refers personal name that is situated between the first name and the surname of the customer.
Last Name	This refers to surname or family name of the customer.
Date of Birth(dd/mm/yyyy)	This is the date the customer was born.



- This window will pop up after user has clicked once on the  button, located at the top right-hand side of the screen.
- The purpose of this window is to allow user to input the main customer details for system to retrieve and display the relevant fields for data input towards the creation of a CIF record.

Blacklist Warning Screen (Pop-Up Window)	
ID No.	This is the unique identification number of an individual (as in a person) customer who has blacklist records.
ID Type	This is the type of identification number e.g., NRIC, and Passport.
Name	This is the name of the customer that have been blacklisted.
Blacklist Status	This is the current status of the blacklist action on the customer, e.g., A - Active, or I - Inactive.
Blacklist Type	This is the blacklist category to be associated with the customer's blacklist record. The available options, are as follows:- • BC - Bad Cheque • AM - Anti Money Laundering • CC - Court Case • OT - Others • RP - Repossess
Source	This is the party which had blacklisted the customer due to illegal, unethical or unfavorable activity, e.g, M - Management.
Remarks	This is the additional comments on the customer's blacklist record.



- This window will pop up after user has clicked once on the **Create** button on the **New Customer** pop-up window, when system has detected name match with the Blacklist list in the system.
- The purpose of this window is to alert the user to the potential or probable blacklist status of the new customer's details input.

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.

<Customer Search Criteria> (Panel)

ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.

<Customer Listing> (Pop-Up Window)	
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of customer associated with the value displayed at the 'Customer ID' field, e.g,AUTOGENID - Auto Generated ID
Customer Name	This is the customer name associated with the value of 'Customer ID' field input.
Phone No.	This is the contact telephone number of the customer associated with the value of 'Customer ID' field input.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number e.g.,AUTOGENID - Auto Generated ID or FOREIGN PASSPORT.
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.
Dataset Code	This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier, e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Customer Maintenance	
Main (Section)	
Office Use(Sub-Section)	
Home Branch	This is the branch of the bank or financial institution of which the customer information file has been created.
Cost or Profit Centre	This is the expense department or unit in a bank or financial institution to relate a customer's customer information file record.
Staff	This is to indicate whether a customer is a staff. The available options, are as follows:- • Y - Yes • N - No
Main Details (Sub-Section)	
Title Of Customer	This is the honorific title of an individual customer, e.g., MR - Mr.
Resident	This indicated whether the customer has been staying in the country (of which the bank or financial institution has been operated) for a long time. The possible values that can be selected, are as follows:- • Y - Yes • N - No
Name	This is the customer's full name, e.g., Peter Yong.
Alternative ID Type.	This is the type of identification number e.g., NRIC, and Passport for the customer's previous customer identity number in the same system or inherited from other system.
Alternative ID No.	This refers to the customer's previous customer identity number in the same system or inherited from other system.
Date of Birth (dd/mm/yyyy)	This is the date the customer was born, 12/01/1983.
Age	The value in this field will be automatically computed and displayed, after the user has inputted value at the 'Date of Birth (dd/mm/yyyy)' field, e.g., 43.

Customer Maintenance	
Politically Exposed Person	This is to indicate whether a customer is a politically exposed person, or related to a politically exposed person. The options, are as follows:- • Y - Yes • N - No
Foreign	This is to indicate whether the customer is a foreigner. The options, are as follows:- • Y - Yes (<i>Foreigner</i>) • N - No (<i>Local</i>)
Gender/Sex	This is the sex of the customer, e.g., M - Male.
Marital Status	This is the marriage condition of the customer, e.g., M - Married.
Nationality	This is the citizenship of the customer, e.g., MY - MALAYSIAN.
Blacklisted	This is to indicate whether a customer has been blacklisted. The available options, are as follows:- • Y - Yes • N - No
Related To Staff	This is an indicator whether the customer is related to a staff of the bank or financial institution. The available options, are as follows:- • Y - Yes • N - No
Education Level	This is the education qualification level of the customer, e.g, DG - Degree Holder, DI - Diploma Holder.
Race	This is the ethnic group the customer belongs to, e.g., CHN - CHINESE.
Religion	This is the belief, or faith of the customer, e.g., B - Buddhism.
Relationship Officer	This is the name of the customer relationship officer of the bank or financial institution.

Address (Section)	
Postal Address (Sub-Section)	
Address Type	This is the category of the postal address. The available options, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address
Address Seq.	This is the ordered number of a type of a postal address, e.g., 01, 02 and 03.
Address 1	This is the 1st line of a postal address, e.g., 8, Jalan SS2/4.
Corresponding Address	This is to indicate that a particular postal address is the correspondence postal address. Checked check-box indicates the postal address record is to be used for correspondence purpose.
Email (Sub-Section)	
Address Type	This is the category of the email address. The default option is '8 - Email Address'.
Address Seq.	This is the ordered number of the email address, e.g., 01, 02 and 03.
Address 1	This is an email address, e.g., john@gmail.com .
Corresponding Email	This is to indicate that a particular email address is the correspondence email address. Checked check-box indicates the email address record is to be used for correspondence purpose.
Contact Info (Section)	
Telephone No.	This is the telephone number that can be used to communicate with the customer.
Correspondence SMS	This is to indicate that a particular telephone number is the correspondence telephone number for sending the 'Short Message Service' (SMS) type of messages. Checked checkbox indicates the telephone number record is to be used for SMS correspondence purpose.
Employment (Section)	
Employment Date	This is the date the customer was hired to work for an employer.

Employment (Section)	
Name of Company/Employer	This is the name of the company or employer with which the customer is employed.

Deposit Information (Section)	
Bank Name	This is the name of the bank or financial institution of which users have placed deposits.

Postal Address Editor (Pop-Up Window)	
Address Type	This is the category of the postal address. The available options, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address
Address Seq.	This is the ordered number of a type of a postal address, e.g., 01, 02 and 03.
Address 1	This is the 1st line of a postal address, e.g., 8, Jalan SS2/4.
Address 2	This is the 2nd line of a postal address, e.g., Taman Paramount.
Address 3	This is the 3rd line of a postal address.
Address 4	This is the 4th line of a postal address.
Country	This is the code and name of the country of a postal address, e.g., MY - MALAYSIA.
State	This is the code and name of the state of a postal address, e.g., 13 - SELANGOR.
City	This is the city name of a postal address, e.g., Petaling Jaya
Post Code	This is the postcode of a postal address that is used to facilitate ease of mail sorting purpose, e.g., 47301 - PETALING JAYA.
Email Editor(Pop-up window)	
Address Seq.	This is the ordered number of an email address, e.g., 01, 02 and 03.
Address 1	This is the email address, e.g., john@gmail.com .



- These windows will pop up after user has done one of the followings:-
 - Clicked once on  button, located below the 'Postal Address' or 'Email' sub-section name of the 'Address' section.
 - Mouse over an existing postal or email address record and clicked once on the  icon.
- The purpose of this window is to allow user to do the followings:-
 - Input various type of postal addresses and email addresses for the respective customer information file.
 - Indicate a particular postal and, or email address to be used for correspondence purpose.
 - View the details of the respective existing postal or email address record maintained.

Contact Information Editor (Pop-Up Window)

Telephone No.	This is the telephone number that can be used to communicate with the customer.
Telephone Type	This is the category of a telecommunication contact number. The options, are as follows:- • M - Mobile • O - Office • H - House
Remarks	This is an additional comments related to contact information.



- This window will pop up after user has done one of the followings:-
 - Clicked once on  button, located below the 'Contact Info.' section name.
 - Mouse over an existing contact information record and clicked once on the  icon.
- The purpose of this window is to allow user to do the followings:-
 - Input various type of telephone number to be used for correspondence purpose.
 - View the details of the respective contact information record.

Employment Editor (Pop-Up Window)

Employment Date	This is the date the customer was hired to work for an employer.

Employment Editor (Pop-Up Window)	
Length of Service(Year)	This is the length of employment of the customer with the employer in years.
Length of Service (Month)	This is the length of employment (in months) of the customer with the employer.
Name of Company/ Employer	This is the name of the organisation that is hiring staff to work
Employment Type	This refers to the classification of an employment. The options are as follows:- • 111 - Labour Force - Employer • 112 - Labour Force - Government Employee • 113 - Labour Force - Private Employee • 114 - Labour Force - Reporting Entity (RE) Employee • 115 - Labour Force - Self-employed/ Own Account Worker • 116 - 116 - Labour Force - Unpaid Family Worker • 120 - Labour Force - Unemployed • 200 - Outside Labour Force
Occupation	This refers to the profession/ job code of the customer, e.g, 136 - FARMER, 122 - DOCTOR, 168 - HOSPITAL ASSISTANT
Position	This is the overall role or function of the customer at the employer's organisation.
Tel. No.	This refers to the employment contact number.
Country	This is the code and name of the country of a postal address where the customer is employed, e.g., MY - MALAYSIA, PH - PHILIPPINES
State	This is the code and name of the state of a postal address where the customer is employed, e.g., 13 - SELANGOR.
City	This is the city name of a postal address where the customer is employed, e.g., Petaling Jaya
Post Code	This is the postcode of a postal address where the customer is employed and is used to facilitate ease of mail sorting purpose, e.g., 47301 - PETALING JAYA.



- This window will pop up after user has done one of the followings:-
 - Clicked once on  button, located below the 'Employment' section name.
 - Mouse over an existing employment record and clicked once on the  icon.
- The purpose of this window is to allow user to do the followings:-
 - Input each of the employment details of the customer.
 - View the details of the respective employment record.

Deposit Information Editor (Pop-Up Window)	
Bank Name	This is the name of the bank or financial institution of which users have placed deposits.
Bank Branch	This is the branch of the bank or financial institution of which users have placed deposits.
Account No	This is the account number of a deposit account of the customer.
Remark	This is the further comments, or brief description relating to the customer's deposit account record.



- This window will pop up after user has done one of the followings:-
 - Clicked once on the  button, located below the 'Deposit Info.' section name.
 - Mouse over an existing deposit information record and clicked once on the  icon.
- The purpose of this window is to allow user to do the followings:-
 - Input each of the deposit bank's information details of the customer.
 - View the details of the respective deposit bank's information record.

Customer Relationship Function - Introduction

This function basically allows users to establish relationship between customers within the bank or financial institution.

Customers within the bank or financial institution can be related on a personal or business basis, by assuming the following roles :

- Director
- Partner
- Shareholder
- Subsidiary
- Associates
- Proprietorship
- Spouse
- Sibling
- Others

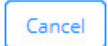
In order to maintain a relationship between customers within the bank or financial institution, firstly, each of the customer must have its customer information file (CIF) created.

However, for customer relationship maintenance involving individual customers, always select the individual customer who is in the most 'senior' ranking as the top person in the customer relationship to be the 'initiating' customer (to be maintained as the first 'Parent ID') and then select the other or individual customers to be linked.

Customer Relationship Function - Create Scenarios

Scenario 1: Create Customer Relationship

Details	
Step 1	From the Tree Menu, search for the Customer Relationship function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criteria field located at the 'Customer Search Criteria' panel.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window.
Step 6	Proceed to select a record of an existing customer by mouse over the record and then click once on it.

Details	
Step 7	Information of the selected record of an existing customer will be displayed at the 'Customer Information' panel, and the 'Customer Relationship Maintenance' panel.
Step 8	Proceed to create new customer relationships at the 'Customer Relationship Maintenance' panel by mousing over a customer record and click once on it, and then click once on the  button.
Step 9	System will display Customer Relationship Details pop-up window. Proceed to input the relevant details to link the relationship. Note: • Only a existing customer could be linked to the Parent ID of the customer. • To find the customer to be linked, the user must click on the 'Relationship' field in this window. The LOV field will be displayed according to the type of relationship. and the user must follow the steps above (steps 3, 4, and 5) to retrieve the CIF record to be linked.
Step 10	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Customer Relationship Function - View Scenarios

Scenario 1: View Customer Relationship

Details	
Step 1	From the Tree Menu, search for the Customer Relationship function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the search criteria field located at the 'Customer Search Criteria' panel. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Proceed to select a record of an existing customer by mousing over the record, and click once on it.
Step 6	Information of the selected record of an existing customer will be displayed at the 'Customer Information' panel, and the 'Customer Relationship Maintenance' panel.
Step 7	Click once on the [View] button in the 'Customer Relationship Maintenance' panel to view a graphical overview of the customer relationship in relation to the first customer record (parent record). System will display Relationship Graph panel.

Details	
Step 8	Click the 'Hierarchy Down' or 'Hierarchy Up' button in the 'Customer Relationship Maintenance' panel to view an overview of the customer relationship in a hierarchical structure that has been maintained in relation to the first customer record (parent record) on relationships maintained downwards or upwards. System will display Customer Relationship Hierarchy panel.
Step 9	Mouse over a customer record at the 'Customer Relationship Maintenance' panel and click once on the  icon. Note: • To view relationship , the current CIF record should be linked to a parent record. • The first row of customer record is the 'parent' customer record. Therefore, it cannot be selected to view the customer relationship details.
Step 10	System will display Customer Relationship Details pop-up window.

Customer Relationship Function - Update Scenarios

Scenario 1: Update Customer Relationship

Details	
Step 1	From the Tree Menu, search for the Customer Relationship function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the search criteria field located at the 'Customer Search Criteria' panel. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Proceed to select a record of an existing customer by mousing over the record, and click once on it.
Step 6	Information of the selected record of an existing customer will be displayed at the 'Customer Information' panel, and the 'Customer Relationship Maintenance' panel.
Step 7	Mouse over a customer record at the 'Customer Relationship Maintenance' panel and click once on the  icon. Note: • To update relationship , the current CIF record should be linked to a parent record. • The first row of customer record is the 'parent' customer record. Therefore, it cannot be selected to change the customer relationship details.

Details	
Step 8	System will display Customer Relationship Details pop-up window. Proceed to update or overwrite the relevant details.
Step 9	Then, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data updated. Note: Click once on the  button, to discard all changes made.

Customer Relationship Function - Delete Scenarios

Scenario 1: Delete Customer Relationship

Details	
Step 1	From the Tree Menu, search for the Customer Relationship function, and then click once on it
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the search criteria field located at the 'Customer Search Criteria' panel. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Proceed to select a record of an existing customer by mousing over the record, and click once on it.
Step 6	Information of the selected record of an existing customer will be displayed at the 'Customer Information' panel, and the 'Customer Relationship Maintenance' panel.
Step 7	Mouse over a customer record at the Customer Relationship Maintenance' panel and click once on the  icon, in order to remove the customer relationship.
Step 8	System will prompt a delete confirmation message. Click once on the  button, system will remove the record from the system database. Note: Click once on the  button, to discard all changes made.

Customer Relationship Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop up upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.

<Customer Listing> (Pop-Up Window)	
* Customer ID.*	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of identification of an individual, e.g., MyKAD.
Customer Name	This is the name of the customer.
Phone No.	This is the correspondence mobile phone number, or house number, or office number of the individual customer.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number e.g., AUTOGENID - Auto Generated ID, Passport.
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.

<Customer Information> (Panel)

Dataset Code

This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier,e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Customer Relationship Maintenance (Panel)

Customer Name

This refers to the customer name associated with the respective Customer ID (including the customer information file) record created in system.

Note:

- The first row of a customer's record is meant for an 'initiating' customer's record to be linked to another customer's record.
- The value of the 'Customer ID' field of the first row of customer record, displayed in the 'Customer Relationship Maintenance' panel has the same as the value at the 'Customer ID' field at the 'Customer Information' panel, as this is the selected customer to be linked to another customer.

Customer Relationship Maintenance (Panel)

Relationship	This refers to the connection of being related between one customer (<i>referring to the Parent ID field</i>) with another customer (<i>referring to the other Customer ID</i>), in the banking system. This is basically to indicate how is the other customer related to the 'initiating' customer. The 'initiating' customer refers to either a 'parent' customer or customer already linked to the parent customer. Some of the relationship types that can be established and displayed, are as follows:- • FAMILY - Family • OTH - Others • SPOUSE - Spouse Note: The full list of relationships that can be maintained, will be made available, during system implementation time, depending on the project arrangement.
Parent Name	This is the customer name of the selected customer (the 'initiating' customer) to be linked to another customer.
Customer ID	This is the unique identification number of the individual customer of the bank or financial institution linked to parent CIF.
Parent ID	This is the Customer ID of the selected customer (the 'initiating' customer) to be linked to another customer.
Direct Liable	This is an indicator whether a customer has an immediate responsibility or a direct legal obligation in the customer relationship, e.g., the total financial obligation of the all the linked customers will be liable by all the linked customers. The possible value that can be displayed, are as follows:- • N - Not Applicable • B - Both Are Liable • C - Child Is Liable



- The purpose of this **Customer Relationship Maintenance** panel is to allow user to do the following:-
 - Create new customer relationship to be linked to the 'Parent ID'.
 - Update the certain relationship details, e.g., the value of the Direct Liable' field of respective linked customer.
 - Create new customer relationship to be linked to the respective customer that has been linked to the 'Parent ID'.
- This 'Customer Relationship Maintenance' panel will be displayed once user has selected by clicking twice on an existing customer record at the 'Customer Listing' pop-up window.

CIF Relationship Details (Pop-Up Window)

Parent ID	This is the Customer ID of the selected customer (the 'initiating' customer) to be linked to another customer.
Parent Name	This is the customer name of the selected customer (the 'initiating' customer) to be linked to another customer.
Relationship	This refers to the connection of being related between one customer (<i>referring to the Parent ID field</i>) with another customer (<i>referring to the other Customer ID</i>), in the banking system. This is basically to indicate how is the other customer related to the 'initiating' customer. The 'initiating' customer refers to either a 'parent' customer or customer already linked to the parent customer. Some of the relationship types that can be maintained, are as follows:- • 08 - Spouse • 09 - Others • 10 - Parent / Children • 11 - Sibling Note: The full list of relationships that can be selected will be made available during system implementation time, depending on the project arrangement.

CIF Relationship Details (Pop-Up Window)

<Customer ID>	This is the unique identification number of the individual customer of the bank or financial institution. This is the identity number of the customer in system to be linked or related to the customer of which identity number displayed at the Parent ID field. Depending on the option provided and selected at the 'Relationship' field, some the possible field name that can possibly be displayed for this field, are as follows:- • Spouse ID • Others ID • Parent ID • Sibling ID
Name	This is the name of the customer to be linked to in a customer relationship, which is associated with the value of '<Customer ID>' field been inputted.
Direct Liable	This is an indicator whether a customer has an immediate responsibility or a direct legal obligation in the customer relationship, e.g., the total financial obligation of all the linked customers will be liable by all the linked customers. The possible value that can be selected, are as follows:- • N - Not Applicable • B - Both Are Liable • C - Child Is Liable

Relationship Graph (Panel)

This panel will display the relationship of the customers that has been linked.



This **Relationship Graph** panel will be displayed once user has clicked once on the [View](#) button, located at the 'Customer Relationship Maintenance' panel.

Customer Relationship Hierarchy (Panel)

This panel will display the hierarchical structure relationships of the customers who have been linked.



This **Customer Relationship Hierarchy** panel will be displayed once user has clicked once on the 'Hierarchy Down' or 'Hierarchy Down' button, located at the 'Customer Relationship Maintenance' panel.

Address & Contact Function - Introduction

This function basically allows users to **view and maintain by making changes to the customer's address or other contact information**.

Alternatively, if the user has access rights, he can also maintain the customer's postal address or other contact information through the **Customer Maintenance** function. The advantage of the 'Customer Maintenance' is that, there more details that can be viewed and updated, other than address and contact informations.

The possible details of the addresses and contact information that can be maintained are dependent on the Customer Information File (CIF) datasets that have been applied to the 'Customer Maintenance' function.

Some main types of addresses that can be maintained in this function, are as follows:-

- Postal Address
- Email Address

The type of telephone contacts that can be maintained in this function, are as follows:-

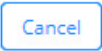
- Office
- Mobile
- House

User can change the correspondence postal or email address in this function too.

Address & Contact Function - View Scenarios

Scenario 1: View Existing Correspondence Addresses or Phone Contact Details

Details	
Step 1	From the Tree Menu, search for the Address & Contact function, and then click once on it.
Step 2	System will display the Customer Search Criteria panel.
Step 3	Proceed to input the search criterion.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click on an existing customer record.
Step 7	The details of the selected customer together with the related correspondence addresses, will be displayed.

Details	
Step 8	Click once on the respective section names or sub-section names, to view the related details. Note: Click once on the  button, to discard any data inputted, and also to exit from the screen.

Address & Contact Function - Update Scenarios

Scenario 1: Change Postal Address, or Email Address, or Phone Number

Details	
Step 1	From the Tree Menu, search for the Address & Contact function, and then click once on it.
Step 2	System will display the Customer Search Criteria panel.
Step 3	Proceed to input the search criterion.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click on an existing customer record.
Step 7	The details of the selected customer together with the related correspondence addresses, will be displayed.

Details

Step 8

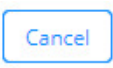
Proceed to make changes at the relevant sub-section under the 'Address' section, located at the 'Customer Address Maintenance' panel, whichever applicable:-

- Postal Address:

- Change corresponding address by unchecking the previously checked box of an address record, and then check the relevant address record's check box at the 'Corresponding Address' column.
- Change details of an existing address record by clicking once on the  icon of an address record. System will display * Postal Address Editor* pop-up window. Proceed to overwrite the relevant address fields and click once on the  button.
- Add a new address record by clicking once on the  button. System will display **Postal Address Editor** pop-up window. Proceed to key in the relevant details and click once on the  button.
- Remove an address record by clicking once on the  icon of an address record.

- EMail:

- Change corresponding address by unchecking the previously checked box of an address record, and then check the relevant address record's check box at the 'Corresponding Address' column.
- Change details of an existing address record by clicking once on the  icon of an address record. System will display **Email Editor** pop-up window. Proceed to overwrite the relevant address fields and click once on the  button.
- Add a new address record by clicking once on the  button. System will display **Email Editor** pop-up window. Proceed to key in the relevant details and click once on the  button.
- Remove an address record by clicking once on the  icon of an address record.

Details	
Step 9	Proceed to make changes at the relevant sub-section under the 'Contact Info' section, located at the 'Customer Address Maintenance' panel, whichever applicable:- • <u>Change details</u> of an existing contact information record by clicking once on the  icon of a phone contact record. System will display Contact Information Editor pop-up window. Proceed to overwrite the relevant fields and click once on the  button. • <u>Add a new contact information record</u> by clicking once on the  button. System will display Contact Information Editor pop-up window. Proceed to key in the relevant details and click once on the  button. • <u>Remove a contract information record</u> by clicking once on the  icon of a phone contact record.
Step 10	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  icon, to discard all changes made.

Address & Contact Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.

<Customer Search Criteria> (Panel)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop up upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.

<Customer Listing> (Pop-Up Window)	
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of identification of an individual, e.g., AUTOGENID - Auto Generated ID
Customer Name	This is the name of the customer.
Phone No.	This is the correspondence mobile phone number, or house number, or office number of the individual customer.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number, e.g., AUTOGENID - Auto Generated ID or Passport.
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.
Dataset Code	This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier, e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Customer Address Maintenance (Panel)
Address (Section)
Postal Address (Sub-Section)

Customer Address Maintenance (Panel)	
Address Type	This is the category of an address. The options, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address
Address Seq.	This is the ordered number list of a type of postal address.
Address Line 1	This is the 1st line of a postal address.
Corresponding Address	This is an indicator that a particular row of postal address has been selected as the correspondence postal address for the customer. Checked radio button at a row of postal address record indicates that the row of address record will be the correspondence postal address for the customer.
Email Address (Sub-Section)	
Address Type	This is the category of a postal address. The only possible value that can be displayed in this column is the '8 - Email Address'.
Address Seq.	This is the ordered number list of an email address.
Address Line 1	This is the customer's location, or path of delivery of electronic mails, or messages, e.g., victor20@hotmail.com .
Corresponding Email	This is an indicator that a particular row of email address has been selected as the correspondence email address for the customer. Checked radio button at a row of postal address record indicates that the row of address record will be the correspondence email address for the customer.
Contact Info (Section)	
Telephone No.	This is the telecommunication number of a telecommunication contact type.
Corresponding SMS	This is an indicator that a particular row of telephone number has been selected as the correspondence messages for the customer.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is to allow user to do the followings:-
 - Maintain list of postal addresses, email addresses, and phone contact numbers.
 - Select correspondence postal address, email address and phone contact number.

Postal Address Editor (Pop-Up Window)	
Address Type	This is the category of the postal address. The available options, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address
Address Seq.	This is the ordered number of a type of a postal address, e.g., 01, 02 and 03.
Address 1	This is the 1st line of a postal address, e.g., 8, Jalan SS2/4.
Address 2	This is the 2nd line of a postal address, e.g., Taman Paramount.
Address 3	This is the 3rd line of a postal address.
Address 4	This is the 4th line of a postal address.
Country	This is the code and name of the country of a postal address, e.g., MY - MALAYSIA.
State	This is the code and name of the state of a postal address, e.g., 13 - SELANGOR.
City	This is the city name of a postal address, e.g., Petaling Jaya
Post Code	This is the postcode of a postal address that is used to facilitate ease of mail sorting purpose, e.g., 47301 - PETALING JAYA.



- This window will be displayed as follows:
 - After user has clicked once on the  button located at Postal Address sub-section.
 - After user has clicked once on the  of the selected Postal Address record at the 'Postal Address' sub-section.
- The purpose of this window is to allow user to create new postal addresses for a customer or amend the existing postal address record.

Email Editor (Pop-Up Window)	
Address Seq.	This is the ordered number of an email address, e.g., 01, 02 and 03.
Address 1	This is the email address, e.g., john@gmail.com .



- This **Email Editor** pop-up window will be displayed, as follows:
 - After user has clicked once on the  button, located at 'EMail' sub-section.
 - After user has clicked once on the  of the selected EMail Address record at the 'EMail' sub-section.
- The purpose of this pop-up window is to allow user to add email address for a customer, or amend the existing email addresses.

Contact Information Editor(Pop-Up Window)	
Telephone No.	This is the telecommunication number of a telecommunication contact type.
Telephone Type	This is the telecommunication contact number category. The available options, are as follows:- • M - Mobile • O - Office • H - House
Remarks	This is the further comments, or description on a record of telecommunication contact information.



- This window will be displayed as follows:
 - After user has clicked once on the  button located at 'Contact Info' section.
 - After user has clicked once on the  of the selected contact record at the 'Contact Info' section.
- The purpose of this window is to allow user to add contact phone numbers for a customer, or amend the existing phone contact records.

ID No. Maintenance Function - Introduction

This function basically allows users to change customer's identity number to a new one, subject to valid and legal reasons, which is deemed acceptable to the bank or financial institution.

This function will come in handy when cleaning up old migrated data, e.g, when Customer ID: A2890322 and Customer ID: A-2890322 belong to the same customer.

This function also allows users to change the 'Customer Name' and 'ID Type'.

ID No. Maintenance Function - View Scenarios

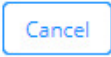
Scenario 1: View Existing CIF ID No. and Customer Name

Details	
Step 1	From the Tree Menu, search for the ID No. Maintenance function, and then click once on it.
Step 2	System will display the Customer Search Criteria panel.
Step 3	Proceed to input the search criterion.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click on an existing customer record.
Step 7	The details of the selected customer will be displayed at the 'Customer Information' panel, and the 'Change ID & Name' sub-panel. Note: Click once on the  icon, to exit from the screen.

ID No. Maintenance - Update Scenarios

Scenario 1: Change CIF ID No. and Customer Name

Details	
Step 1	From the Tree Menu, search for the ID No. Maintenance function, and then click once on it.
Step 2	System will display the Customer Search Criteria panel.
Step 3	Proceed to input the search criterion.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the Customer Listing pop-up window, if there are more than one record found.
Step 6	Double-click on an existing customer record.

Details	
Step 7	The details of the selected customer will be displayed at the 'Customer Information' panel, and the 'Change ID & Name' sub-panel.
Step 8	Proceed to key in the 'new' value at the following fields, located at the 'Change ID & Name' sub-panel, whichever applicable:- • ID Type • Customer ID • Customer Name
Step 9	Click once on the  button to save all data. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  icon, to discard all changes made.

ID No. Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.

<Customer Search Criteria> (Panel)

Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of customer associated with the value displayed at the 'Customer ID' field, e.g., AUTOGENID - Auto Generated ID or 05 - FOREIGN PASSPORT,

<Customer Listing> (Pop-Up Window)	
Customer Name	This is the customer name associated with the value of 'Customer ID' field input.
Phone No.	This is the contact telephone number of the customer associated with the value of 'Customer ID' field input.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number e.g., AUTOGENID - Auto Generated ID or 05 - FOREIGN PASSPORT,
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.
Dataset Code	This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier,e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Change ID & Name (Sub-Panel)	
ID Type	This is the category or format of the identification applied to a Customer ID. Note: The value of this field will be defaulted from the customer information file created earlier using the 'Customer Maintenance' function.
Customer ID	This is the revised, correct unique identification number of the person. Note: System will default the value from the 'Customer ID' field located at the 'Customer Information' panel.

Change ID & Name (Sub-Panel)

Customer Name

This is the revised, corrected customer name, associated with the value displayed at the Customer ID field's value in this panel.

Note: System will default the value from the 'Customer Name' field located at the 'Customer Information' panel.



- This panel will be displayed, after user has double-clicked on an existing customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to change the value at the Customer ID and the Customer Name fields, whichever applicable.

Memo Message Function - Introduction

This function allows the user to create a memo or notice for its associated Customer IDs. This memo can be used at any time, and one useful purpose would be to warn system users, e.g., in the case of any deceased customer.

This function allows user to specify the effective and expiry dates for each memo. Furthermore, feedbacks on the relevant memo can be allowed.

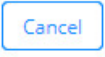
Once a memo has been marked as effective, it will be displayed at the 'Memo Alert' pop-up window after the user has inputted the 'Customer ID' search criterion at the relevant function screens.

In addition, user can also proceed to the 'Account Message' function to create memo to be associated with account number.

The memo created via the 'Account Message' function can also be viewed from this function.

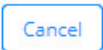
Memo Message Function - Create Scenarios

Scenario 1: Create Customer's Memo

Details	
Step 1	From the Tree Menu, search for the Memo Message function, and then click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel.
Step 3	Proceed to input value at the 'Please Enter Search Value' field. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Mouse over a customer record and then click twice on it.
Step 6	Information of the selected record of existing customer will be displayed at the 'Customer Information' panel, and the 'Memo Message' panel.
Step 7	Click once on the  button.
Step 8	System will display the Memo Message Details pop-up window.
Step 9	Proceed to input value into all the relevant fields at the Memo Message Details pop-up window.
Step 10	Thereafter, click once on the  button at the Memo Message Details pop-up window. Upon confirming on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Memo Message Function - View Scenarios

Scenario 1: View Customer's Memo

Details	
Step 1	From the Tree Menu, search for the Memo Message function, and then click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel.
Step 3	Proceed to input value at the 'Please Enter Search Value' field. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Mouse over a customer record and then click twice on it.
Step 6	Information of the selected record of existing customer will be displayed at the 'Customer Information' panel, and the 'Memo Message' panel.
Step 7	Click once on the  icon of an existing memo.
Step 8	System will display the selected memo details at the Memo Message Details pop-up window. Note: Click once on the  button, to exit from the pop up window.

Memo Message Function - Delete Scenarios

Scenario 1: Delete Customer's Memo

Details	
Step 1	From the Tree Menu, search for the Memo Message function, and then click once on it.
Step 2	By default, system will open up the Customer Search Criteria panel.
Step 3	Proceed to input value at the 'Please Enter Search Value' field. Then, click once on a relevant search criterion button.
Step 4	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 5	Mouse over a customer record and then click twice on it.
Step 6	Information of the selected record of existing customer will be displayed at the 'Customer Information' panel, and the 'Memo Message' panel.
Step 7	Click once on the  icon, of a memo record.

Details	
Step 8	System will display the Delete Confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to discard all changes made.

Memo Message Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop up upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of identification of an individual, e.g., AUTOGENID - Auto Generated ID, Passport.
Customer Name	This is the name of the customer.
Phone No.	This is the correspondence mobile phone number, or house number, or office number of the individual customer.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number e.g., AUTOGENID - Auto Generated ID, Passport. and Passport.
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.
Dataset Code	This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier, e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Memo Message (Panel)	
Memo ID	This is a system generated reference number of the respective memo.
Effective Date	This is the date on which a memo is to be prompted at the selected function screen (refers to the 'Function Name' field).
Expiry Date	This is the date after which a memo will no longer be prompted at related function screen.
Allow Remove After Read	This is an indicator whether a memo can be deleted by user after it has been prompted at the selected function screen (refers to the 'Function Name' field). The available options, are as follows:- • Y - Yes (<i>memo can be deleted by user, after it has been prompted at the related function screen</i>) • N - No (<i>memo cannot be deleted by user, after it has been prompted at the related function screen</i>)

Memo Message (Panel)	
Require Feedback?	This is an indicator whether a memo requires feedbacks when it is prompted at other function screen. The available options, are as follows:- • Y - Yes (<i>memo requires feedbacks, after it has been prompted at the related function screen</i>) • N - No (<i>memo does not require feedback, after it has been prompted at the related function screen</i>)
Create Date	This is the date that the memo has been created.



- This panel will be displayed after user has selected the relevant Customer ID.
- The purpose of this panel is to allow user to view the list of existing memos created.

Memo Message Details (Pop-Up Window)	
Message	This is the message that user intends to convey in a memo.
Effective Date	This is the date on which a memo is to be prompted at the selected function screen (refers to the 'Function Name' field).
Expiry Date	This is the date after which a memo will no longer be prompted at related function screen.
Allow Remove After Read	This is an indicator whether a memo can be deleted by user after it has been prompted at the selected function screen (refers to the 'Function Name' field). The available options, are as follows:- • Y - Yes (<i>memo can be deleted by user, after it has been prompted at the related function screen</i>) • N - No (<i>memo cannot be deleted by user, after it has been prompted at the related function screen</i>)
Require Feedback?	This is an indicator whether a memo requires feedbacks when it is prompted at other function screen. The available options, are as follows:- • Y - Yes (<i>memo requires feedbacks, after it has been prompted at the related function screen</i>) • N - No (<i>memo does not require feedback, after it has been prompted at the related function screen</i>)



- This window will pop up after user has done the followings:-
 - Clicked once on the  button.
 - Clicked once on the  button of an existing memo record.
- The purpose of this window is for user to do the followings:-
 - Input details for new memo.
 - View the details of each memo created.

Future Address Maintenance Function - Introduction

This function basically allows users to maintain the customer's new corresponding address.

This function allows user the flexibility to set the new corresponding address change to automatically take effect at a certain future date.

Future Address Maintenance Function - View Scenarios

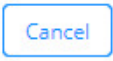
Scenario 1: View Future Address Record

Details	
Step 1	From the Tree Menu, search for the Future Address Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value for the search criteria field located at the 'Customer Search Criteria' panel.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 6	Proceed to select a record of an existing customer by mousing over the record and click once on it.
Step 7	Information of the selected record of existing customer will be displayed at the 'Customer Information' panel, and the 'Future Address Maintenance' panel. Note: Click once on the  button, to exit from the screen.

Future Address Maintenance Function - Update Scenarios

Scenario 1: Change Future Address

Details	
Step 1	From the Tree Menu, search for the Future Address Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the search criteria field located at the 'Customer Search Criteria' panel.
Step 4	Then, click once on the relevant search criterion button.

Details	
Step 5	System will retrieve records of existing customer and display accordingly at the Customer Listing pop-up window.
Step 6	Proceed to select a record of an existing customer by mousing over the record and click once on it.
Step 7	Information of the selected record of existing customer will be displayed at the 'Customer Information' panel, and the 'Future Address Maintenance' panel.
Step 8	Mouse over an address record at the 'Future Address Maintenance' panel, and click once on the  icon.
Step 9	System will display Maintain Future Address panel. Proceed to input all relevant field values at the 'Future Address' sub-panel.
Step 10	Click once on the  button to save all data. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  icon, to discard all changes made.

Future Address Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Customer Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
ID No.	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.

<Customer Search Criteria> (Panel)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant customer record.

<Customer Listing> (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Customer IDs, Customer Names or Customer's contract telephone number, user can click the relevant Customer ID or Customer Name or Phone No. button, accordingly.
Customer ID	This is the search criteria button to be clicked once, for system to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customer names.
Phone No.	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' contact telephone numbers.

<Customer Listing> (Pop-Up Window)	
Customer ID	This is the unique identification number of an individual (as in a person).
ID Type	This is the type of identification of an individual, e.g., AUTOGENID - Auto Generated ID, Passport or Passport.
Customer Name	This is the name of the customer.
Phone No.	This is the correspondence mobile phone number, or house number, or office number of the individual customer.



- This window will pop up, after user has clicked once on either one of the available search criterion buttons located at the 'Customer Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this window is for user to further filter and select a relevant customer record found.

<Customer Information> (Panel)	
<Customer Name>	This is the customer name that is related to the 'Customer ID' field's value.
Customer ID/ ID Type	This is the unique identification number of an individual (as in a person), and the type of identification number e.g., AUTOGENID - Auto Generated ID, and Passport.
Status/ Customer Type	This is the status of a customer information file in system database, e.g., 'N - Normal' or 'P -Prospect', and the type of customer associated with the value displayed at the 'Customer ID' field, e.g., I - Individual.
Dataset Code	This is the code associated the dataset of the customer information data fields used in creating the related customer information file earlier, e.g, INDIV.



- This panel will be displayed, after user has double-clicked on a customer record at the 'Customer Listing' pop-up window.
- The purpose of this panel is for user to view the main details of the selected customer record.

Future Address Maintenance (Panel)	
Effective Date	This is the date that a new corresponding address will take effect.

Future Address Maintenance (Panel)	
Addr Type	This is address category of the respective corresponding address. Some possible available values that can be displayed, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address • 8 - Email Address • 9 - SWIFT Address
Addr Seq	This is the ordered number list of an address.
Present Address	This is the postal address that has been maintained and is being used for the selected customer in system.
Future Address	This is the postal address maintained for the selected customer in system to be used at a future date.
Change To Corr Address	This indicates that the postal address will be used as the corresponding address for the customer at a certain effective date. The possible values that can be selected, are as follows:- • Yes (<i>indicates to be used as a corresponding address</i>) • No (<i>indicates not to be used as a corresponding address</i>)

Maintain Future Address (Panel)	
Maintain Future Address	
Address Type	This is the category of a postal address. The possible values that could be select for this field, are as follows:- • 1 - Current Address • 2 - Permanent Address • 3 - Office Address • 4 - Other Address
Address Sequence	This is the ordered number list of an address.

Maintain Future Address (Panel)	
Current Correspondence Address	This indicates that the postal address will be used as the corresponding address for the customer at a certain effective date. The possible values that can be selected, are as follows:- • Yes (<i>indicates to be used as a corresponding address</i>) • No (<i>indicates not to be used as a corresponding address</i>)
Present Address	This indicates that the postal address that is being used, as the current corresponding address.
Future Address (Sub-panel)	
Effective Date	This is the date that a new corresponding address will take effect.
Set as Correspondence Address	This indicates that this address will be used as the corresponding address for the customer at a certain effective date. The possible values that can be selected, are as follows:- • Yes (<i>indicates to be used as a corresponding address</i>) • No (<i>indicates not to be used as a corresponding address</i>)
Address Line 1	This is the 1st line of an address.
Address Line 2	This is the 2nd line of an address.
Address Line 3	This is the 3rd line of an address.
Address Line 4	This is the 4th line of an address.
Address Line 5	This is the 5th line of an address.
Country	This is the country location of a postal address. Note: • Country codes are user definable via the Country & State Maintenance function. • The value of this column will be default to the country of the bank. However, user can overwrite the value. • The value selected in this field will filter the possible states that could be selected at the State field below.

Maintain Future Address (Panel)	
State	A state is a tract of land containing a territory of an independent constitution in a country, e.g., Selangor. Therefore, this field refers to the code associated with a state, e.g., SEL. Note: • State codes are user definable via the Country & State Maintenance function. • The possible states that could be selected in this field, are been filtered by the value selected at the 'Country' field, above. • The value selected in this column will filter the possible districts that could be selected at the 'District' column below.
City	This is the large town or an urban area with self-government located within a state, e.g., Petaling Jaya is a city located under the state of Selangor in Malaysia.
Postcode	This is the short sequences of numbers and/ or letters, inputted at the end of each postal address, which is used by post office as reference in the sorting of mail for distribution. Its is also known as a zip code.

Blacklist Customer Maintenance Function - Introduction

Blacklist refers to the list of entities whom for some reasons have been denied of a particular privilege, service, mobility, access or recognition, especially one listed by government or an organisation. The information are usually made available via newspapers and/ or circulars from associations and other banks or financial institutions.

In this context, blacklisted customer in system refers to a list of blacklisted customer for various reasons. Each customer can have several blacklist records under his profile. If the customer identity number, or name inputted at this function matches any of the bank or financial institution's customer records, then, he will be blacklisted.

This function basically allows user to manually maintain blacklisted customer record with related details, sourced externally.

When a customer has been blacklisted, system will highlight it, during certain situations.

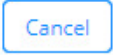
Some situations, are as follows:-

- Creation of customer information file (CIF)
- Update any details concerning CIF level.
- Creation of new credit application for facilities (during Credit Check workflow stage)
- Enquiry on CIF
- Enquiry made on the related credit facility accounts, via the link to the 'Customer Maintenance' function screen.

Blacklist Customer Maintenance Function - Create Scenarios

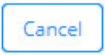
Scenario 1: Create Customer's Blacklist Records

Details	
Step 1	From the Tree Menu, search for the Blacklist Customer Maintenance function, and then click once on it.
Step 2	By default, system will display Blacklist Customer panel.
Step 3	Proceed to click once on the  button.
Step 4	System will display the Blacklist Details panel.

Details	
Step 5	Proceed to input value into all relevant fields at the Blacklist Details panel, as follows, and then click once on the  button. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button. System will display the New Upload pop-up window. Drag the relevant file from user's local machine and place it at the 'Drop File Here' area, and then click once on the 'Upload' button. Once the file name displayed at the pop-up window, click once on the  button, to upload document file.
Step 6	Lastly, click once on the  button to save all data. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  icon, to discard all changes made.

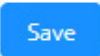
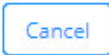
Blacklist Customer Maintenance Function - View Scenarios

Scenario 1: View Customer's Blacklist Records

Details	
Step 1	From the Tree Menu, search for the Blacklisted Customer Maintenance function, and then click once on it.
Step 2	By default, system will display Blacklist Customer panel.
Step 3	Proceed to input the search criterion value into the 'Enter Name or ID (at least 3 characters)' search criterion field. Then, click once on either the 'Name' or 'ID No.' search criterion button, whichever is applicable.
Step 4	System will retrieve and display the existing blacklisted records of the selected customer.
Step 5	Click once at the  icon of a record.
Step 6	System will display the selected records' details at the Blacklist Details panel. Note: Click once on the  icon, to exit from the screen.

Blacklist Customer Maintenance Function - Update Scenarios

Scenario 1: Update the Details of Customer's Blacklist Record

Details	
Step 1	From the Tree Menu, search for the Blacklisted Customer Maintenance function, and then click once on it.
Step 2	By default, system will display Blacklist Customer panel.
Step 3	Proceed to input the search criterion value into the 'Enter Name or ID (at least 3 characters)' search criterion field. Then, click once on either the 'Name' or 'ID No.' search criterion button, whichever is applicable.
Step 4	System will retrieve and display the existing blacklisted records of the selected customer.
Step 5	Click once at the  icon of a record.
Step 6	System will display the selected records' details at the Blacklist Details panel.
Step 7	Proceed to input or overwrite all the relevant field values (whichever applicable), as follows, and then click once on the  button. • Mouse over each text field, and key in the related field or column value. • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Click once on the  icon of a record, to remove it. • Click once on the  icon, for system to display a pop-up window containing more related details of a selected record. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column. • Click once on the  button. System will display the New Upload pop-up window. Drag the relevant file from user's local machine and place it at the 'Drop File Here' area, and then click once on the 'Upload' button. Once the file name displayed at the pop-up window, click once on the  button, to upload document file.
Step 8	Lastly, Click once on the  button to save all data. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  icon, to discard all changes made.

Blacklist Customer Maintenance Function - Delete Scenarios

Scenario 1: Delete Customer's Blacklist Records

Details	
Step 1	From the Tree Menu, search for the Blacklisted Customer Maintenance function, and then click once on it.
Step 2	By default, system will display Blacklist Customer panel.
Step 3	Proceed to input the search criterion value into the 'Enter Name or ID (at least 3 characters)' search criterion field. Then, click once on either the 'Name' or 'ID No.' search criterion button, whichever is applicable.
Step 4	System will retrieve and display the existing blacklisted records of the selected customer.
Step 5	Click once on the  icon of a blacklist record.
Step 6	System will prompt delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Blacklist Customer Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Blacklist Customer> (Panel)	
<Blacklist Customer Search> (Panel)	
Enter Name or ID (at least 3 characters)	This is the value to be used to search for the related blacklisted customer record. Note: If the value inputted into this field is relating to customer's ID Nos. or Names, user can click once on the relevant 'ID No.' or 'Name' button, accordingly.

<Blacklist Customer> (Panel)	
Name	This is the search criterion button to be clicked once, to search and retrieve the relevant blacklisted customer records. Note: Click once on this button if the value inputted at the 'Enter Name or ID (at least 3 characters)' field is related to existing customer names.
ID No.	This is the search criterion button to be clicked once, to search and retrieve the relevant blacklisted customer records. Note: Click once on this button if the value inputted at the 'Enter Name or ID (at least 3 characters)' field is related to an existing customer's IDs.



- This panel will be displayed, when the function screen has opened.
- The purpose of this panel is for user to look up for any blacklisted customer records, created for a particular customer.
- If there are existing blacklisted customer records found, based on the search criteria inputted in this <Blacklist Customer Record Search Criteria> panel, the records will be displayed at the <Blacklist Customers List> panel, below.

<Blacklist Customers> (Sub-panel)	
Name	This is the name of the blacklisted customer.
ID No.	This is the unique identification number of an individual (as in a person) who has been blacklisted.
Blacklist Type	This is the blacklist category of the blacklisted customer. The options that can be displayed, are as follows:- • BC - Bad Cheque • AM - Anti Money Laundering • CC - Court Case • OT - Others • RP - Repossess
Remarks	This refers to any additional remarks or comments on a blacklist record.



- This panel will be displayed with related data after system has validated the customer name or Customer ID inputted at the search criterion field and clicked once on the related search criterion button.
- This panel will display a list of possible relevant blacklisted customer record, after system has detected matching customer name or customer ID records from the input made at the <Customer Search Criteria> panel.

Blacklist Details (Panel)	
Blacklist Type	This is the blacklist category to be associated with the customer to be blacklisted. Some available options, are as follows:- • BC - Bad Cheque • CC - Court Case • OT - Others • RP - Repossess
Blacklist Code	This refers to the type of blacklist. Some available sample options, are as follows:- • AM01 - Money Laundering • AM02 - Terrorist Financing • AM03 - MOHA List • AM04 - PEP • DP01 - WRITE OFF ACC
Name	This refers to the name of the customer to be blacklisted, or has been blacklisted.
Status	This is the blacklisted status indicator of respective customer. The options, are as follows:- • A - Active • I - Inactive
ID No.	This is the unique identification number of an individual (as in a person) the customer to be blacklisted, or has been blacklisted.
Date Of Birth/Incorporation	This is the date of birth for Individual.

Blacklist Details (Panel)	
Address 1	This is the 1st address line of the customer.
Address 2	This is the 2nd address line of the customer.
Address 3	This is the 3rd address line of the customer.
State	A state refers to a tract of land containing a territory of an independent constitution in a country, e.g., Selangor. Therefore, this field is the code associated with a state, e.g., SEL.
City	This the large town or an urban area with self-government located within a state, e.g., Petaling Jaya is a city located under the state of Selangor in Malaysia.
Country	This is the code and name of the country of a postal address, e.g., MY - MALAYSIA. Note: Country codes are user definable via the Country & State Maintenance function.
Postcode	This is the short sequences of numbers and/ or letters, inputted at the end of each postal address, which is used by post office as reference in the sorting of mail for distribution. Its is also known as a zip code.
Mobile Phone	This is the customer's hand phone number for contact purpose.
House Phone	This is customer's fixed phone line number, at home.
Office Phone	This is the customer's office phone number.
Remarks	This is the additional remarks or comments concerning the customer to be blacklisted.
Other Details (Sub-Panel)	
Application Reference No	This is the unique number of the any related credit application made with the bank or financial institution.
Application Date	This is the date of application made with the bank or financial institution.
Upload Evidence (Sub-Panel)	
File Name	This is the name assigned by the user to the file uploaded in the system pertaining to blacklist details.
Upload Date	This refers to the date the file has been uploaded into the system.



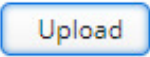
- This 'Blacklist Details' panel will appear, once user has clicked once on the  button.
- The purpose of this panel is to allow user to do the following:-
 - Create blacklisted customer record.
 - Update certain blacklisted customer's case details, e.g., the value of the 'Blacklisted Type' field, and the 'Remarks' field.

New Upload (Pop-up window)

Upload Image

This refers to the document's file name to be uploaded.



- This window will be displayed, after user has clicked once on the  button.
- The purpose of this window is to allow user to upload documents pertaining to the blacklist details.

Operation

Officer Work Desk Function - Introduction

This function basically allows each user of financial institution to do the following towards greater productivity in completing each task assigned to him:-

- To monitor, track and view the list of pending tasks assigned to him
- To easily pick or navigate to the task related function

In addition, the function also allows user to view the following details:-

- View application of certain statuses (e.g., P - Pending and C - Completed)
- The number of days that the respective workflow task is still pending for completion

Officer Work Desk Function - View Scenarios

Scenario 1: View and Access Assigned Tasks

Details	
Step 1	From the Tree Menu, search for the Officer Work Desk function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available Officer Work Desk process task cards, as follows:- 1. Task (<i>Other than the Credit Application Workflow assigned tasks, e.g., Credit Facility Release</i>) 2. Review (<i>Tasks that require Review</i>) 3. Approval (<i>Tasks that require Approval</i>) 4. Pending Override (<i>Tasks that require Override</i>)
Step 3	Click once on the 'Task' or 'Review' or 'Approval' or 'Pending Override' task card.
Step 4	System will display the related list of related tasks for either further actions or override at the bottom part of the Officer Work Desk panel.
Step 5	Mouse over a relevant assigned task record, and double-click for system to navigate to other related function or process screen.

Officer Work Desk Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Officer Work Desk (Panel)

<Task> Card	This is the task card related to the tasks assigned to the bank officer, which also allows him to perform tasks monitoring and tracking. The task cards that can be displayed, are categorised as follows:- 1. Task (<i>Other than the Credit Application Workflow assigned tasks, e.g., Credit Facility Release</i>) 2. Review (<i>Tasks that require Review</i>) 3. Approval (<i>Tasks that require Approval</i>) 4. Pending Override (<i>Tasks that require Override</i>)

<Task> (Panel)

Customer	This is the customer name of the credit facility account's main-holder.
Task	This is the brief description of a banking or financial operation process in the system.
Ref No.	This is a system generated number to identify each task, e.g., the credit facility account number.
Start Date	This is the starting date and time of the respective assigned task; the assigned date and time.
Elapsed	This is the total number of days that has passed since the task assigned date.
Target Completion	This is the date of completion for the respective assigned task.
Remarks	This is the additional information pertaining to the respective assigned task of a process workflow state.



- This panel will be displayed after user has clicked once on one of the following task cards:-
 - Task
 - Review
 - Approval
- The purpose of this panel is to list out the related assigned tasks for selection and further action to be performed by the assignee.

<Pending Override> (Panel)

Reference	This is a system generated number to identify each task, e.g., the credit facility account number.

<Pending Override> (Panel)	
Func Name	This is the description or name of the work process or a system's function name, e.g., Account Status Update, and Create Drawdown.
Overriding Status	This is the override status of the respective assigned task. The possible values, are as follows: • A - Approved • PN - Pending • R - Rejected
Action Code	This is the action that has been performed on the assigned task, e.g., INSERT, and UPDATE.
Maker ID	This is the User ID of the user who has created the assigned task.
Checker Status	This is the task assignee's action status concerning the assigned task, e.g, P - Pending, and C - Completed.
Created Date	This is the date and time of the assigned task has been created by the Maker.



- This panel will be displayed after user has clicked once on the 'Pending Override' task card.
- The purpose of this panel is to list out the related assigned tasks for selection and override by the assignee.

Front Desk Function - Introduction

There are many types of transactions in a bank or financial institution. These transactions can be mainly categorised as front desk transactions and back office transactions.

Front desk transactions are essentially those transactions performed by tellers when facing customers at counter in any banks or financial institutions. Whereas, back office transactions are those transactions that are not so urgently required and can be performed at a slight delayed manner.

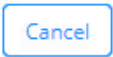
This function is basically the access point for the respective front desk system user to select the transaction that he wishes to perform upon entering the function screen. Users will only be able to view, select, and perform the transactions to which they have access rights.

Once selection has been made in this function, user's focus will be diverted to the selected transaction function screen.

Front Desk Function - Select Transaction

Scenario 1: Select Front Desk Transaction

Details	
Step 1	From the Tree Menu, search for the Front Desk function, and then click once on it.
Step 2	Thereafter, click once at the 'New Account Transaction' button.
Step 3	System will display the Let's Begin Creating New Transaction - Account Search Criteria window.
Step 4	Proceed to input value into the 'Please Enter Search Value' field.
Step 5	Then, click once on a relevant search criterion button (Account No., or Name, or ID No.).
Step 6	System will retrieve account records and displayed them, accordingly at the Account Listing pop-up window, if more than one record found.
Step 7	Double-click on a relevant account record displayed at the Account Listing window.
Step 8	The information of the selected account will be displayed at the Let's Begin Creating New Transaction window.

Details	
Step 9	Proceed to input value into all the relevant fields (including selecting the transaction to be performed) at the Let's Begin Creating New Transaction pop-up window, and then, click once on the  button. Note: • Mouse over the  icon at the 'Transaction List' field to view the list of available transactions that can be performed. Thereafter, mouse over and click once on the relevant transaction, to select it. • Click once on the  button, to exit from this Let's Begin Creating New Transaction window.
Step 10	The related transaction screen will be displayed.

Front Desk Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Main (Panel)	
New Account Transaction	This is the button to be clicked once, in order for system to display the Let's Begin Creating New Transaction window, upon successfully validated the account information inputted.
Account Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Account No., Name or ID No., user can click the related button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing account numbers.

Account Search Criteria (Panel)

Name	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing customer identification numbers.

Accounts Listing (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related customer record. Note: If the value inputted into this field is relating to Account No., Name or ID No., user can click the related button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing account numbers.
Name	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criterion field, is related to existing customer identification numbers.
ID No.	This is the identification number of an individual customer.
Name	This is the customer name of the credit facility account and is associated with the 'ID No.' column.

Accounts Listing (Pop-Up Window)	
Account No.	This is the system generated unique reference number of the respective credit facility account.
Product Description	This is the unique code and description of respective product or credit facility of the account, e.g., PF002 - Single Tier Fast Cash Flat.
Ccy	This is the currency code, e.g., MYR - Malaysian Ringgit, of the product or account.
Relationship	This is the code and description of the relationship of the customer to the credit facility account displayed at the 'Account No.' field, e.g., M - Main Holder.



- The **Accounts Listing** panel will pop up if there are more than one customer record found.
- The purpose of this **Accounts Listing** panel is for user to select a relevant account record.

Let's Begin Creating New Transaction (Pop-Up Window)	
Account No.	This is the system generated unique reference number of the respective credit facility account.
Account Status	This is the status of the respective credit facility account, e.g., A - Active. Note: Transactions can only be performed on accounts that are in 'Active' status.
Customer Name	This refers to the customer name of the main holder of the selected credit facility account.
Product Summary	This is the brief description of the product or facility contained in the credit facility account. Presently the brief details in this field follows the (Currency, e.g., MYR/ Module Code, e.g., LN/ Product Code, e.g., PF002) format.
Transaction List	This is the available unique code and description of the respective transaction that user can perform, e.g., 01000 - Repayment and 01210 - Full Redemption, on the selected credit facility account.
Transaction Currency	This is the transaction currency code, e.g., MYR.



- The purpose of this window is for user to select a relevant transaction to be performed.
- This window will be displayed, after user has either inputted an one any only valid account number, or double-click once on an account record at the **Account Listing** pop-up window.

Operation - Personal Loans

Repayment Transaction - Introduction

The screen of this transaction will be displayed once user has selected the transaction code = '01000 - Repayment' at the 'Front Desk' function (via the 'New Account Transaction' option).

This transaction function basically allows user (usually the tellers) to collect fund from borrower for the following purposes:-

- To pay the outstanding scheduled credit facility repayment amount.
- To pay the outstanding credit facility transaction's incurred service charges amount, if applicable.
- To pay the outstanding credit facility transaction's incurred tax amount (e.g., the Goods and Services tax), if applicable.
- To pay the other types of credit outstanding item amount (e.g., other advances items or fees like 'ADM - Administration Fees', 'LGL - Legal Fees' and 'INS - Insurance Fees'), and the other credit items (e.g., 'EX1 - Excess from STD payment source').

This transaction function will auto spread the fund received in the transaction by knocking off the each related outstanding credit repayment item amount owing, following the repayment item priority setting pre-maintained at the 'Repayment Priority Scheme Maintenance' function.

However, in the case of advance payment (also known as excess payment), e.g., there is still a remaining amount after all outstanding items have been fully paid, then system will apply the option chosen upon installment, i.e. apply to future payment records created or keep the extra in the advance payment account.

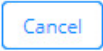
Nonetheless, this transaction function allows user to overwrite the auto spread amount of funds received for the various outstanding items in the selected credit facility account.

This function also allows users to perform repayment collection for other branches (inter-branch transaction). However, the access rights to do is dependent on the related security settings pre-maintained in the system.

Related daily transaction accounting entries will be raised upon each end-of-day (EOD) periodic process.

Repayment Transaction - Perform Transaction

Scenario 1: Repayment of Credit Facility

Details	
Step 1	Upon selecting the transaction code '01000 - Repayment' and then clicked once on the  button at the 'Front Desk', the 'Repayment' panel, comprises the following panels, will be displayed:- • <Account Information> • Outstanding Details • Transaction Details • Spread Details Note: Mouse over the 'More Details' hyperlink at the 'Outstanding Details' panel, can clicked once on it to view the breakdown of the outstanding credit repayment items in the credit facility account.
Step 2	Proceed to input value into all the relevant fields at the 'Transaction Details' panel and then click once on the 'Compute Spread' button.
Step 3	System will display value at the 'Spread Details' panel.
Step 4	Mouse over a credit repayment item record and then click once on the  icon, at the 'Spread Details' panel. Note: Click once on the  button, if user wish to pay additional other items, as well.
Step 5	System will display the ' Select Other Item You Wish to Collect ' pop-up window.
Step 6	Proceed to input value into all the relevant fields at the 'Select Other Items You Wish to Collect' pop-up window and then click once on the  button. Note: Click once on the  button, to discard all input made.
Step 7	Click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted into the system. Note: Click once on the  button, to discard all input made.

Repayment Transaction - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.
Outstanding Details (Panel)	
Total Due	This is the total outstanding amount of the selected credit facility account (in account currency) that has been due for repayment. Note: Click once on the 'More Details' hyperlink located at the Outstanding Details' panel, to view the breakdown details from the 'Other Details' pop-up window.
Next Due Detail	This is the next repayment due date, and the amount (in account currency) to be repaid in the next repayment due date of the selected credit facility account.
Last Payment Date	This is date that the most recent repayment has been made to the credit facility account.
Transaction Details (Panel)	
The available transaction modes that can be displayed here for the respective transaction are dependent on the practice of the bank or financial institution, and the arrangement made during system implementation stage.	
Cash (Section)	
Amount	This is the cash amount (in the cash currency) that has been received for the transaction.

Account Information (Panel)	
Clearing Bank	This is the NOSTRO bank code to be used for the clearing of the cash transaction. Note: • The value of this field are user definable via the following functions:- ◦ NOSTRO Bank Maintenance ◦ Branch NOSTRO Bank Maintenance • The possible values that can be selected for this field are filtered by the selected banking concept from the 'Front Desk' function screen, the cash currency and login user's branch, if applicable. • The decision whether the possible bank codes are also filtered by branch, is dependent on the arrangement made during system implementation stage. • The value of this field will be used for the generation of the related accounting entries after this credit facility repayment by cash transaction has been saved and after each EOD periodic process.
Remarks	This is the justification or comments made on the transaction performed.
Cheque (Section)	
Amount	This is the cheque amount (in the cheque currency) that has been received for the transaction.
Cheque No.	This is the reference number of the cheque received for the transaction.

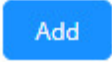
Account Information (Panel)	
Clearing Bank	This is the NOSTRO bank code to be used for the clearing of the cheque transaction. Note: • The value of this field are user definable via the following functions:- ◦ NOSTRO Bank Maintenance ◦ Branch NOSTRO Bank Maintenance • The possible values that can be selected for this field are filtered by the selected banking concept from the 'Front Desk' function screen, the currency and login user's branch, if applicable. • The value of this field will be used for the generation of the related accounting entries after this full redemption by cheque transaction has been saved and after each EOD periodic process.
Cheque Type	This is type of the cheque received for the transaction. The possible values that can be selected, are as follows:- • H - House Cheque • L - Local Cheque Note: The available cheque types that can be selected, are dependent on the arrangement made during the system implementation stage.
Issue By	This is the code of the bank or financial institution of the cheque that has been received for the transaction.
Cheque Account No.	This is the account number of the cheque that has been received for the transaction.
New Float Day	This is the number of days that the cheque will be cleared.
Journal (Section)	
Amount	This is the amount (in the journal GL currency) that will be debited from the selected journal general ledger account at the 'GL Code' column for the transaction.

Account Information (Panel)	
GL Code	This is the journal general ledger (GL) code to be used in order for the fund to be debited for the transaction. Note: Journal GL codes are user definable via the 'Journal GL Code Maintenance' function.
Reference No	This is the reference number of the related advice issued.
Spread Details (Panel)	
Compute Spread	This is the button to be clicked once, for system to allocate the payment amount received to the respective due outstanding credit repayment item.
Actual Transaction Date	This is the actual date the respective transaction is to be performed or created in system. System will default the value to the present system date. However, user can overwrite the value in this column.
Payment Source	This is an indicator of the source of the payment for the credit repayment outstanding items. Presently, the only available option is the 'STD - Standard Source' option, which means the credit repayment amount is sourced from borrower. Note: The repayment priority scheme used for the 'STD' payment source must be pre-maintained at the 'Product Maintenance' function via the product parameter, REPAYM0020 (for active status accounts).
Total Receipt Amount	This is the total sum (in base currency) of all the amount received across different transaction modes.
Total Spread Amount	This refers to the total amount (in base currency) of the received fund that can be allocated for the repayment of the relevant outstanding credit facility repayment items, upon inputted fund received from various applicable transaction modes at the 'Transaction Details' panel. Note: • The default value of this column is set to 0.00. • The value of this field will be computed and displayed, upon user clicking once on the 'Compute Spread' button.
<Total Spread Amount Breakdown> (panel)	

Account Information (Panel)

If there are outstanding credit repayment items in the credit facility account, the related item records will be displayed in this panel once the 'Compute' Spread' has been clicked once.

However, user needs to click once on the  icon at the respective outstanding credit repayment item record, to amend the value at the 'Description' column and the 'Amount to Collect' column.

Nevertheless, additional credit repayment item records can be added by clicking once the  button.

Item Code	This is the payable credit facility outstanding item, e.g., PRC - Principal, INT - Interest, ADM - Administration Fees, INS - Insurance Fees, including the excess item, e.g., 'EX1 - Excess, in the account.
Amount O/S	This is the repayable credit item's outstanding amount (in account currency) in the credit facility account that is due to for repayment by borrower. Note: The value in this column is system computed and will be displayed once user has clicked on the 'Computed Spread'.
Amount to Allocate	This is the fund (e.g., cash, cheque and journal) amount (in account currency) received to be allocated for the respective credit facility repayment outstanding item as the repayment amount. Note: • The value displayed in this column must be greater than 0.00. • Depending on the nature of the respective credit repayment item, the value in this column can be less than or equal to or greater than the value displayed at the related 'Amount O/S' column. • However, the total fund allocated for payment of all the credit facility outstanding item (also refers to the value displayed at the 'Total Spread Amount' field) cannot be greater than the transaction amount (also refers to the value inputted into the 'Total Receipt Amount' field). Otherwise, system will prompt an error message and user will not be able to proceed further unless both the fields' value matches.
Description	This refers to the further detail relating to the respective record of the received fund allocation for the related credit facility outstanding repayment item.

Other Details (Pop-Up Window)	
Installment Due	This is the due periodic repayment amount (in account currency).
Other Item & Late Charges	This is the credit facility's other advances or fees outstanding amount (in the account currency). Some examples of advances or fees, are as follows:- • Legal Fees • Insurance Fees • Stamp Duty
Late Charges Accrued	This is the credit facility's accumulated overdue interest penalty outstanding amount (in the account currency).
Gross Balance	This is the credit facility account's existing gross outstanding balance (in account currency); principal and interest outstanding including all other charges and penalty interest on late payment (must be accounted as the credit facility's debtor general ledger account). Formula: <i>Gross Balance = Principal + Interest + Other Advances + Overdue Accrued + Total O/S</i>
Principal Balance	This is the credit facility's principal outstanding amount (in account currency).
Interest Balance	Interest simply refers to the money that is paid regularly at a particular rate for the use of money lent, therefore this field will display the credit facility's interest outstanding amount (in the account currency).
<Items List> (Panel)	
Item Code	This is the code of the respective credit module's repayable item that is outstanding in the credit facility account, e.g., PRC - Principal, PGI - Progressive Interest, INT - Interest, ADM - Administration Fees, INS - Insurance Fees, including the excess item, e.g., 'EX1 - Excess.
Description	This is the brief details of the respective credit module's repayable item that is outstanding in the credit facility account.
Outstanding Amount	This is the respective credit module's repayable item's outstanding amount in the credit facility account that is due to for payment by borrower.



- The 'Other Details' window will pop up upon user clicking once on the 'More Details' hyperlink at the 'Outstanding Details' panel.
- The purpose of this window is to allow user to view the breakdown of the 'Total Due' field value located at the 'Outstanding Details' panel.

Clearing Bank LOV (Pop-Up Window)

Search	This is the value to be used to filter the list of clearing banks below, in the search for the relevant clearing bank record.
Bank Code	This code associated with the respective NOSTRO Bank.
NOSTRO	This is the unique reference number of the respective NOSTRO Bank of a bank or financial institution (also known as NOSTRO ID).
Description	This is the brief definition of the respective NOSTRO Bank associated with a 'NOSTRO ID'.



- The 'Clearing Bank LOV' window will pop up once user has mouse over at the 'Clearing Bank' field located at either the 'Cash' or 'Cheque' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant clearing bank for use.
- The available clearing bank codes can be pre-maintained using the following functions:-
 - Banker
 - NOSTRO Banker
 - Branch Banker

Issue By LOV (Pop-Up Window)

Search	This is the value to be used to filter the list of cheque book issuance bank.
Bank Code	This is the code associated with the respective NOSTRO Bank.
Description	This is the brief definition of the respective NOSTRO Bank associated with a 'NOSTRO ID'.



- The 'Issue By LOV' window will pop up once user has mouse over at the 'Issue By' field located at the 'Cheque' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant cheque issuance bank for use.
- The available issuance bank codes can be pre-maintained using the 'Banker' function.

GL Code LOV (Pop-Up Window)	
Search	This is the value to be used to filter the list of GL Codes displayed below.
GL Code	This refers to the unique reference number of respective GL.
Description	This refers to the name of the respective GL code.



- The 'GL Code LOV' window will pop up once user has mouse over at the 'GL Code' field located at either the 'Journal' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant Journal GL account or code.
- The available Journal GL accounts or codes can be pre-maintained using the 'Journal GL' function.

Select Other Items You Wish to Collect (Pop-Up Window)	
Item Code	This is the credit repayment item code that can be paid in the transaction, e.g., LC - Late Charges, ADM - Administration Fees and INS - Insurance Fees. Note: This field will appear disabled for existing items in the transaction.
Description	This refers to the name of the respective credit repayment item code.
Balance	This refers to the outstanding amount of the respective credit repayment item in the account, that is required to be paid by borrower.
Amount to Collect	This is the amount to be collected for the respective outstanding credit repayment item in the credit facility account, based on the total amount of fund received.



- The window will be displayed in the following manners:-
 - After user has clicked once on the  button, located below the 'Actual Transaction Date' field.
 - After user has clicked once on the  icon of the respective outstanding credit repayment item record at the 'Spread Details' panel.
- The purpose of this window is to allow user to do the followings:-
 - To add repayment item code and related details for repayment collection purpose.
 - To make field value change on the following fields:-
 - Description
 - Amount to Collect.

Full Redemption Transaction - Introduction

The screen of this transaction will be displayed once user has selected the transaction code = '01210

- Full Redemption' at the 'Front Desk' function, and clicked once on the  button.

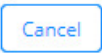
This transaction function basically allows user (usually the tellers) to collect redemption amount in the account currency from borrower to fully settle the principal outstanding of a credit facility with other outstanding amount, e.g., profit in lieu of notice, and the penalty interest arising from settling the principal outstanding within the bonding period.

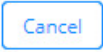
This function also allows users to perform full redemption for other branches (interbranch transaction). However, the access rights to do is dependent on the related security settings pre-maintained in the system.

Related daily transaction accounting entries will be raised upon each end-of-day (EOD) periodic process.

Full Redemption Transaction - Update Scenarios

Scenario 1: Perform Full Redemption or Settlement

Details	
Step 1	Upon selecting the transaction code '01210 - Full Redemption' and click once on the  button at the 'Front Desk', the 'Full Redemption' panel, comprises the following sub-panel, will be displayed:- • <Account Information> • <Settlement Info.>
Step 2	Proceed to input value into the respective relevant field at the '<Settlement Info.>' panel and then click once on the 'Compute' button.
Step 3	System will display the 'Full Redemption Details' pop-up window.
Step 4	Proceed to input value into the respective field at the 'Full Redemption Details' pop-up window and then click once on the  Note: Click once on the  button, to discard all the input made.
Step 5	Thereafter, the following panels will be displayed with relevant data:- • <Settlement Summary Details> • <Transaction Mode>
Step 6	System will display the relevant field values at the 'Settlement Summary Details' panel.

Details	
Step 7	Proceed to input value into each relevant fields at the 'Cash' or 'Cheque' section and or Journal 'section' of the 'Transaction Mode' panel.
Step 8	Click on the  button. Upon confirmation on data saving, system will capture and save data inputted into the system. Note: Click once on the  button, to discard all the input made.

Full Redemption Transaction - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.

Settlement Info. (Panel)	
Notice Date	This is the issuance date of the redemption notice. Note: The default value of this field is the present system date. However, user can reselect another value, provided it is not a date earlier than the present system date.

Settlement Info. (Panel)	
Notice Period Required	This is the number of days or months in advance of which borrower has to notify a bank or financial institution of the intention to settle a credit facility's outstanding in the redemption notice that is to be issued. Note: • The applicable unit of time period for the value in this field is dependent on the value from the 'Notice Period Type' field. • This field value will determine the penalty interest amount to be charged in the event no notice is given ,or notice is given, but the borrower comes and make the settlement amount earlier (also known as profit or interest in lieu).
Notice Period type	This is the unit of time period to be applied in a redemption notice. The options, are as follows:- • D - Day • M - Month Note: The default value is from the 'Notice Type' field of the related prepayment and prepayment penalties scheme of the credit facility account.
Redemption Date	This is the date that the redemption transaction is scheduled to be performed based on the required notice period in the redemption notice that is to be issued. Formula: <i>Redemption Date = Notice Date + Notice Period Required (based on the selected unit of time period at the 'Notice Period Type' field)</i> Note: The date value that can be displayed can be either equalled to or later than the date value at the 'Intended Date' field.

Settlement Info. (Panel)	
Intend Date	This is the date of which the redemption transaction is targeted to take place by the borrower, or the solicitors' firm representing the borrower. Note: The default value is from the 'Redemption Date' field. However, user can overwrite the value, provided the date not a value later than the 'Redemption Date' field, or a date earlier than the present system date.
Days Short	This is the balance number of days before reaching the redemption date as stated in the related redemption notice. Formula: <i>Days Short = Redemption Date - Intended Date</i>
Remarks	This is some justification or comments relating to the redemption transaction.

Full Redemption Details (Pop-Up Window)	
<Item Outstanding> (Section)	
<Items Category and Breakdowns> (Sub-Panel)	
<Total> Main Items	This is the total of main outstanding items amount (in the account currency) that is required to be settled in the credit facility account.
Gross Balance	This is the credit facility account's existing gross outstanding balance (in account currency); principal and interest outstanding including all other charges and penalty interest on late payment (must be accounted as the credit facility's debtor general ledger account).
<Total> Other Debit Items	This is the total outstanding amount (in the account currency) of other repayment items debited into the credit facility account, that is to be paid during settlement into the credit facility account.
Late Fees Outstanding	This is the outstanding penalty amount (in the account currency) on overdue repayment to be paid during settlement in the credit facility account.

Full Redemption Details (Pop-Up Window)

Interest In Lieu of Notice

This is the profit or interest charged (in the account currency) in the event that customer settles the credit facility's outstanding amount stated in the redemption notice before the specified redemption date (also known as the redemption notice due date). Some banks or financial institutions will typically impose three months of profit or interest in lieu of notice in each of the redemption notice been requested.

Formulae:

(For the 'F - Fixed' charge method)

Profit In Lieu Of Notice = (Redemption Amount x Profit In Lieu Of Notice Interest Rate) / 100

(For the 'P - Prevailing Rate' charge method)

Profit or Interest In Lieu Of Notice = (Redemption Amount x Present Interest Rate Of The Credit Facility x No. Of Days Short Notice) / (Day Base x 100)

<Total>Additional Late Charges

This is the total additional penalty amount (in the account currency) arising from early settlement, that is to be paid during settlement into the credit facility.

Full Redemption Details (Pop-Up Window)

Add Late Fees To Be Charged

This is the additional penalty amount (in the account currency) that will be imposed, in the event if settlement is to be performed within the credit facility bonding period.

Formulae:

(For the 'A - Per Annum' charge method)

Additional Penalty = (Amount x Penalty Interest x Remaining Months Between Credit Facility Expiry Date, And The Redemption Date) / (Day Base x 100)

(For the 'M - Per Month' charge method)

Additional Penalty = (Amount x Penalty Interest x 12 x Remaining Months Between Credit Facility Expiry Date, And The Redemption Date) / (Day Base x 100)

(For the 'F - Flat' charge method)

Additional Penalty = (Amount x Penalty Interest) / 100

(For the 'T - Fixed Amount' charge method)

Additional Penalty = A certain fixed amount

Note:

- The bonding period can be calculated as follows:-
 - If the starting point is from the 'D - Disbursement Date', to take the difference between the Redemption Date, and the Release Date.
 - If the starting point is from the 'P - Interest Commencement Date, to take the difference between the Redemption Date, and the credit facility's installment commencement date.
- The Amount type that can be used to calculate the additional penalty to be charged for the settlement, are as follows:-
 - 1 - Original Approved Amount
 - 2 - Principal Outstanding
- Day base of the respective credit facility account is pre-maintained in system.

<Total> Rebate Items

This is the total amount (in the account currency) that can be refunded during settlement into the credit facility account.

Full Redemption Details (Pop-Up Window)

Rebate Amount	This is the total unearned interest amount (in the account currency) that can be refunded during settlement into the credit facility account.
<Summary of Settlement Amount>(Sub-Panel)	
Actual Rebate	This is the 'actual' amount (in the account currency) of unearned interest to be refunded during the early settlement of a credit facility.
Rebate Months	This is the number of months of unearned interest to be refunded (computed based on the 'Actual Rebate' field value) during the early settlement of a credit facility.
Redemption Amount	This is the total amount (in the account currency) to be repaid for the intended settlement of the credit facility.
Additional Charges	This is the further ad hoc fees or charges amount (in the account currency) to be imposed during the early settlement of the credit facility.



- This window will be displayed after user has clicked once on the 'Compute' button or the 'View Computed' button.
- The purpose of this window is to allow user to do the following:-
 - To view the breakdown of the Redemption Amount to be paid for the intended full settlement of the outstanding of the selected credit facility account.
 - To input value for the 'Additional Charges' field to be included into the 'Redemption Amount' field.

<Settlement Summary Details> (Panel)

Redemption Amount	This is the total amount (in the account currency) to be repaid, for the intended settlement of the credit facility account.
Final Payable	This is the final total amount to be paid (in the account currency) towards settlement of all outstanding amount in the credit facility account. Formula: Final Payable = Redemption Amount + Transaction Charges Note: The value of this field will be displayed once user has clicked once on the 'Confirm Charges' button.

<Settlement Summary Details> (Panel)

Total Receipt Amount

This is the total sum (in base currency) of all the amount received across different transaction modes (cash, cheque or journal).

Note: The default value of this column is set to 0.00.



- This panel will be displayed after user has clicked once on the  button, located at the 'Full Redemption Details' pop-up window.
- The purpose of this window is to allow user to do the followings:-
 - To view the ultimate full settlement amount to be paid by borrower.
 - To view the total amount inputted as repayment amount received across various available transaction mode (cash, or cheque, or journal) and compare with the 'Final Payable' field value.

Transaction Mode (Panel)

The available transaction modes that can be displayed here for the respective transaction are dependent on the practice of the bank or financial institution, and the arrangement made during system implementation stage.

Cash (Section)

Amount

This is the cash amount (in the cash currency) that has been received for the transaction.

Transaction Mode (Panel)	
Clearing Bank	This is the NOSTRO bank code to be used for the clearing of the cash transaction. Note: • The value of this field are user definable via the following functions:- ◦ NOSTRO Bank Maintenance ◦ Branch NOSTRO Bank Maintenance • The possible values that can be selected for this field are filtered by the selected banking concept from the 'Front Desk' function screen, the cash currency and login user's branch, if applicable. • The decision whether the possible bank codes are also filtered by branch, is dependent on the arrangement made during system implementation stage. • The value of this field will be used for the generation of the related accounting entries after this credit facility repayment by cash transaction has been saved and after each EOD periodic process.
Remarks	This is the justification or comments made on the transaction performed.
Cheque (Section)	
Amount	This is the cheque amount (in the cheque currency) that has been received for the transaction.
Cheque No.	This is the reference number of the cheque received for the transaction.

Transaction Mode (Panel)	
Clearing Bank	This is the NOSTRO bank code to be used for the clearing of the cheque transaction. Note: • The value of this field are user definable via the following functions:- ◦ NOSTRO Bank Maintenance ◦ Branch NOSTRO Bank Maintenance • The possible values that can be selected for this field are filtered by the selected banking concept from the 'Front Desk' function screen, the currency and login user's branch, if applicable. • The value of this field will be used for the generation of the related accounting entries after this full redemption by cheque transaction has been saved and after each EOD periodic process.
Cheque Type	This is type of the cheque received for the transaction. The possible values that can be selected, are as follows:- • H - House Cheque • L - Local Cheque Note: The available cheque types that can be selected, are dependent on the arrangement made during the system implementation stage.
Issue By	This is the code of the bank or financial institution of the cheque that has been received for the transaction.
Cheque Account No.	This is the account number of the cheque that has been received for the transaction.
New Float Day	This is the number of days that the cheque will be cleared.
Journal (Section)	
Amount	This is the amount (in the journal GL currency) that will be debited from the selected journal general ledger account at the 'GL Code' column for the transaction.

Transaction Mode (Panel)	
GL Code	This is the journal general ledger (GL) code to be used in order for the fund to be debited for the transaction. Note: Journal GL codes are user definable via the 'Journal GL Code Maintenance' function.
Reference No	This is the reference number of the related advice issued.

Clearing Bank LOV (Pop-Up Window)	
Search	This is the value to be used to filter the list of clearing banks below, in the search for the relevant clearing bank record.
Bank Code	This code associated with the respective NOSTRO Bank.
NOSTRO	This is the unique reference number of the respective NOSTRO Bank of a bank or financial institution (also known as NOSTRO ID).
Description	This is the brief definition of the respective NOSTRO Bank associated with a 'NOSTRO ID'.



- The 'Clearing Bank LOV' window will pop up once user has mouse over at the 'Clearing Bank' field located at either the 'Cash' or 'Cheque' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant clearing bank for use.
- The available clearing bank codes can be pre-maintained using the following functions:-
 - Banker
 - NOSTRO Banker
 - Branch Banker

Issue By LOV (Pop-Up Window)	
Search	This is the value to be used to filter the list of cheque book issuance bank.
Bank Code	This is the code associated with the respective NOSTRO Bank.
Description	This is the brief definition of the respective NOSTRO Bank associated with a 'NOSTRO ID'.



- The 'Issue By LOV' window will pop up once user has mouse over at the 'Issue By' field located at the 'Cheque' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant cheque issuance bank for use.
- The available issuance bank codes can be pre-maintained using the 'Banker' function.

GL Code LOV (Pop-Up Window)

Search	This is the value to be used to filter the list of GL Codes displayed below.
GL Code	This refers to the unique reference number of respective GL.
Description	This refers to the name of the respective GL code.



- The 'GL Code LOV' window will pop up once user has mouse over at the 'GL Code' field located at either the 'Journal' section under the 'Transaction Detail' panel.
- The purpose of the window is to allow user to select the relevant Journal GL account or code.
- The available Journal GL accounts or codes can be pre-maintained using the 'Journal GL' function.

Error Correction - Introduction

There are many types of transactions that can be performed in banks or financial institutions. These transactions can be mainly categorised as front desk transactions and back office transactions.

Front desk transactions are essentially those transactions performed by tellers when facing customers at counters in any bank or financial institution.

Whereas, **back office transactions** are those transactions that are not so urgently required and can be performed at a slight delayed manner, upon careful evaluation by the respective personnel of the respective bank or financial institution.

However, as tellers are often busy performing transactions at the front desks or back office of any bank or financial institution and are required to serve each customer at the shortest time period, usually a few minutes, they are prone to make mistakes. Therefore, this function will come in handy for tellers.

This function basically allows user **to reverse the respective transaction which took place on the same day**. This function can be used when user has made mistakes in transactions, e.g., wrong transaction code has been used.

However, this function cannot be performed on system generated transactions, e.g., periodic process triggered transactions as in the case of the interest amount debited into the credit account upon the completion of the Start-of-Day (SOD) periodic process, and the product's processing fee debited into account and charged to the credit facility's disbursed amount during the first disbursement (processing fee deducted from proceed).

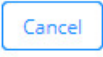
This function is the focal point to access to different modules' transactions at any one time, to rectify them. Once selection has been made in this function, user's focus will be diverted to the selected module's transaction error correction function screen.

In view that the correction that can be made in this function is within the same day (prior to the 'End-of-Day' process in system), therefore no transaction accounting entries will be raised.

Error Correction - Perform Transaction

Scenario 1: Select Transaction to Correct

Details	
Step 1	From the Tree Menu, search for the Error Correction function, and then click once on it.
Step 2	By default, system will display the screen without any data.

Details	
Step 3	Proceed to input value into the following fields:- • Transaction Journal No. • Transaction Branch
Step 4	Thereafter, proceed to click on the  button. Note: Click once on the  button, to discard the data inputted.
Step 5	System will divert user's focus to the related module's transaction error correction function screen.

Error Correction - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Teller Error Correction Screen (Panel)	
Transaction Jnl No.	This is the unique journal number of the respective transaction that is to be reversed on the same day it was created.
Transaction Branch	This is the branch of which a transaction has been performed.
Transaction Code	This is the unique code of the transaction that is to be reversed on the same day it was created.
Transaction Descr.	This is the name of the respective transaction that is to be reversed on the same day it was created.
Module	This is the module of the transaction in system, e.g., LN - Loans.

Credit Module Reversal Function - Introduction

There are many types of transactions in each bank or financial institution. These transactions can be mainly categorised as front desk transactions and back office transactions.

Front desk transactions are essentially those transactions performed by tellers when facing customers at counters in any bank or financial institution.

Whereas, **back office transactions** are those transactions that are not so urgently required and can be performed at a slight delayed manner, upon careful evaluation by the respective personnel of a bank or financial institution.

However, as tellers are often busy performing transactions at the front desks or back office of any bank or financial institution and are required to serve each customer at the shortest time period, usually a few minutes, they are prone to make mistakes. Therefore, this function will come in handy for tellers.

This function allows user **to reverse the respective transaction which took place some time ago; at least one day ago**. This function can be used when user has made mistakes in transactions, e.g., wrong transaction code was used or incorrect payment details have been inputted.

However, this function cannot be performed on system generated transactions, e.g., periodic process triggered transactions as in the case of the interest amount debited into the credit account upon the completion of the Start-of-Day (SOD) periodic process, 2 days ago, and the product's processing fee debited into account and charged to the credit facility's disbursed amount during the first disbursement (processing fee deducted from proceed), a day ago.

This function is the focal point to access to different modules' transactions at any one time in order to rectify them. Once selection has been made in this function, user's focus will be diverted to the selected module's transaction reversal function screen.

In view that the transactions that can be reversed in this function is at across days, therefore related transaction accounting entries will be raised.

Credit Module Reversal Function - Update Scenarios

Scenario 1: Select Transaction to Reverse

Details	
Step 1	From the Tree Menu, search for the Credit Module Reversal function and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value into the following fields:- • Transaction Journal No. • Transacted Branch

Details	
Step 4	Click once on the  button and system will divert user's focus to the related module's transaction reversal function screen. Note: Click once on the  button, to discard the data inputted.

Credit Module Reversal Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Teller Reversal Screen (Panel)	
Transaction Jnl No.	This is the unique journal number of the respective transaction which took place some time ago; at least one day ago, that is to be reversed.
Transaction Branch	This is the branch of which a transaction has been performed.
Transaction Code	This is the unique code of a transaction which took place some time ago; at least one day ago, that is to be reversed.
Transaction Descr.	This is the name of the respective transaction which took place some time ago; at least one day ago, that is to be reversed.
Module	This is the module of the transaction in system, e.g. LN - Loans.

Reversal and Error Correction (Details) Screen - Introduction

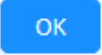
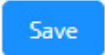
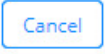
The screen will be displayed once user has clicked once on the 'OK' button at either the '**Error Correction**' or '**Credit Module Reversal**' transaction screen.

This screen basically allows user to input the required details in order to correct or reverse a transaction.

The access to this screen is dependent on the module that has been implemented in system and, also the security access rights pre-maintained in the system.

Reversal and Error Correction (Details) Screen - Update Scenarios

Scenario 1: Perform Error Correction or Reversal

Details	
Step 1	After inputting related transaction information and clicking once on the  button, at either the 'Error Correction', or the 'Credit Module Reversal' transaction screen. System will display the details at the following panels:- • <Account Information> • <Transaction Main Details> • Monetary Details • Spread Item Details Note: • Error Correction - to reverse transaction performed on the same day • Credit Module Reversal - to reverse transaction performed on any other day.
Step 2	Proceed to view and input value into the relevant fields.
Step 3	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted or updated into the system. Note: Click once on the  button, to discard any data inputted.

Reversal and Error Correction (Details) Screen - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Account Information> (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.

<Transaction Main Details> (Panel)	
Transaction Journal No.	This is the unique journal number of the respective transaction that is to be corrected within the same day, or to be reversed, if crossed at least a day.
Transaction Type	This is the category of the respective transaction that is to be corrected within the same day, or to be reversed, if crossed at least a day, e.g., COLL - Collection.
Credit/ Debit GL No.	This is the transaction journal general ledger (GL) account number to be used for reversal, for the case if the previous GL account(s) cannot be used for the reversal appropriately due to some reasons, e.g. the GL entries movement of a particular GL account have been finalised and balanced last month. Note: Transaction journal GL can be pre-maintained at the 'Transaction Journal GL Maintenance' function.

<Transaction Main Details> (Panel)	
Reason	This is the justification that a transaction is to be corrected within the same day, or to be reversed, if crossed at least a day. Note: • The error correction reason codes can be pre-maintained using the Common Code function under the 'ECREASON' codes category. • The reversal reason codes can be pre-maintained using the Common Code function under the 'REVREASON' codes category.
Remarks	This refers to any further details, or relevant remarks of which user want to relate to the reversal and error correction. This is a data input field.

Monetary Details (Panel)	
Transaction Date	This is the date a transaction has been created in system.
Item Code	This is the respective transaction item, e.g., PRC - Principal, and INT - Interest.
Transaction Description	This is the name of the respective transaction that is to be reversed on the same day it was created, or to be reversed, if crossed at least a day.
Item Ccy	This is the currency of the respective item amount made in a transaction.
Item Amount	This is the respective item amount made in a transaction.
Created By	This is the identity of the system user who has created a particular transaction.
Transacted Branch	This refers to the branch of which a transaction has been performed.
Return Flag	This indicates that this is a cheque transaction of which the cheque has been returned.

Spread Item Details (Panel)	
Transaction Date	This is the date a transaction has been created in system.
Item Code	This refers to the respective transaction item, e.g., PRC - Principal, and INT - Interest.
Transaction Description	This is the name of the respective transaction that is to be reversed on the same day it was created, or to be reversed out, if crossed at least a day.

Spread Item Details (Panel)	
Item Ccy	This is the currency of the respective item amount made in a transaction.
Item Amount	This is the respective item amount made in a transaction.
Created By	This is the identity of the system user who has created a particular transaction.
Transacted Branch	This is the branch of which a transaction has been performed.



The **Spread Item Details** panel is to display the list of credit items' outstanding amount of which the transaction performed earlier had paid off.

Trans Doc Printing Function - Introduction

This function basically allows user to preview and print a single document, or several documents, extracted automatically, following each performed or approved transaction.

To perform printing of transaction documents, authorised user must ensure the following:-

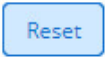
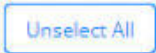
1. The document template files have been pre-maintained at the 'Template Maintenance' function
2. The related template files have been pre-mapped to the related transactions at the 'Transaction Document Maintenance' function
3. The printer has been pre-set

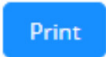
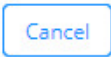
This function is accessible, directly from the tree menu of the system, or it will be automatically displayed upon each transaction, as a pop-up window.

Reprinting of transaction documents can be performed at the 'Transaction Document Reprinting' function.

Trans Doc Printing Function - Update Scenarios

Scenario 1: Print Transaction Documents

Details	
Step 1	From the Tree Menu, search for the Trans Doc Printing function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available transaction documents that can be printed will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button. • Click once on the  button, to clear off all the data that have been inputted or retrieved at the system function screen.
Step 3	Select by checking the check box(es) of the relevant transaction document(s). Note: • Click once on the  button, to select all available transaction documents displayed for printing • Click once on the  button, to uncheck all the check box(es) of transaction documents with intention to deselect them for printing

Details	
Step 4	Click once on the  button to print the selected transaction document. Note: Click once on the  button, to discard all inputs made.

Trans Doc Printing Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Transaction Document Search Criteria> (Panel)	
Trn Jnl No	This is the system generated journal number of the respective transaction that has been performed.
Branch	This is the code of a branch of the bank or financial institution of which the respective transaction has been performed.
Created Date	This is the date that the respective transaction has been performed in system.
Ref Info	This is the additional details or highlights related to the respective performed transaction.
<Document to Print> (Panel)	
Trn Jnl No	This is the system generated journal number of the respective transaction that has been performed.
Branch	This is the code of a branch of the bank or financial institution of which the respective transaction has been performed.
Ref Info	This is the additional details or highlights related to the respective performed transaction.
Teller	This is the User ID of the user, who has performed the respective transaction.
Doc ID	This is the internal system generated reference number used to uniquely identify to facilitate the mapping for each document template record, e.g., VOCH01.
Document No.	This is the reference number of the respective document for general purpose, e.g., Cert. Serial Number.
Trn Descr	This is the name of the respective transaction that is to be printed.
Print Count	This is the total number of prints, e.g., 0.

<Transaction Document Search Criteria> (Panel)

Created TS

This is the date and time that the respective transaction has been performed in system.

Report Printing Function - Introduction

This function basically allows user to do the following:-

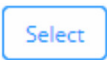
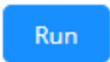
- Select and print report on ad-hoc basis, whenever required.
- Select a report with the relevant report parameters in order to filter and display the required data.

Reports can generally be accessed in the following format:-

- PDF
- XLSX

Report Printing Function - View Scenarios

Scenario 1: View and Print Reports

Details	
Step 1	From the Tree Menu, search for the Report Printing function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value into the relevant search criterion field, and then click once on the  button.
Step 4	System will retrieve and display the relevant reports.
Step 5	Mouse over the respective report and then click once on  button, to select. Note: Repeat this steps to select more than one relevant reports.
Step 6	Thereafter, click once on the  button, to confirm the selection made.
Step 7	The selected reports and related report parameter codes will be retrieved and displayed at the Report Parameter panel.
Step 8	Mouse over a report from the list of selected reports, and then input relevant report parameter values, and select the relevant report display format.
Step 9	Lastly, click once on the  button. Note: Click once on the  button, to exit from the screen.

Report Printing Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Report Printing (Panel)	
<Report Search> (Sub-Panel)	
Report Code	This is the unique reference number associated with a report that has been pre-defined in system, e.g., CR30009.
Module Code	This is the area in system of which a report belongs to, such as AP - Application , CIF - Customer Information File and CS - Common Business Services.
Report Name	This is the brief definition of the report that is associated with a report code, e.g., Daily Full Redemption Report.
<Reports Listing> (Sub-Panel)	
Report Code	This is the unique reference number associated with the respective report that has been pre-defined in system, e.g., CR30009.
Report Name	This is the brief definition of the report that is associated with a report code , e.g., Daily Full Redemption Report.
Module Code	This is the system area of which a report belong to, such as AP - Application , CIF - Customer Information File and CS - Common Business Services.

Report Parameter (Panel)	
From Branch	This is the starting branch code of a range of branch codes. Note: The main purpose of the field is to filter the relevant report to be retrieved and displayed.
To Branch	This is the ending branch code of a range of branch codes. Note: The main purpose of the field is to filter the relevant report to be retrieved and displayed.
From Date	This is either a specific date, or the starting date of a range of dates. Note: The main purpose of the field is to filter the relevant report to be retrieved and displayed.
To Date	This is the last date of a range of dates. Note: The main purpose of the field is to filter the relevant report to be retrieved and displayed.

Report Parameter (Panel)	
End of Month Date	This is the specific last date of a month. Note: The field's main purpose is to filter the relevant reports to be retrieved and displayed, and it is only applicable to month-end reports.
Report Parameter (Sub-Panel)	
Parameter Code	This is a code associated with the respective report parameter in system.
Parameter Description	This is the brief definition of the respective report parameter in system.
Parameter Value	This is the value to be inputted for the respective report parameter in order the relevant report data retrieval.

Scheduled Report Output - Introduction

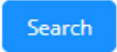
This function basically allows user to select and download scheduled reports on ad-hoc basis, whenever required.

The reports that can be downloaded from this function must be 'pre-scheduled' using the 'Schedule Report' function.

The possible formats, e.g., pdf and xlsx of which the respective report output can be downloaded, are dependent on the setting made for the respective 'Schedule' report at the 'Schedule Report' function.

Scheduled Report Output - View Record

Scenario 1: Preview and Download Extracted Report

Details	
Step 1	From the Tree Menu, search for the Scheduled Report Output function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value into each relevant search criterion fields.
Step 4	Then, click once on the  button.
Step 5	System will retrieve the relevant records, and displayed accordingly.
Step 6	Mouse over a record, and then click once on the  icon. Note: The selected report can be previewed and then downloaded or print out in 'Excel' format file on the user's local machine.

Scheduled Report Output - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Scheduled Report Output Search Criteria> (Panel)	
Report Group Code	This is a unique code that identifies a group of reports tied to this group which has undergone a scheduled extraction, e.g., PL-DAILY.
From Report Date	This is the starting date of a range of dates to search for group of extracted reports to be downloaded.

<Scheduled Report Output Search Criteria> (Panel)	
To Report Date	This is the ending date of a range of dates to search for group of extracted reports to be downloaded.
<Sch. Report Output Listing> (Panel)	
Report Group	This is a unique code that identifies a group of reports tied to this group which has undergone a scheduled extraction, e.g., PL-DAILY.
Report ID	This is the unique reference number associated with each report that has been pre-defined in system, e.g., 20100600.
Report Name	This is the brief description of the respective report associated with a Report ID in system.
Description	This is the description or name of the report associated with a Report ID in system.
Branch	This is the code associated with a branch of the bank or financial institution of which the group of reports has been scheduled for extraction.
Appl. Date	This is the system date of the time the report has been scheduled for extraction.
Created Date	This is the central processing unit or server date and time the respective extraction scheduled reports group has been captured in system.
Status	This indicates whether the report has been downloaded, successfully.
Download	This is the  icon that is to be clicked once, to preview and download the report output.

Workflow Process Monitoring Function - Introduction

This function simply allows the system administrator, or the person in charge of the related processes to track the movement or activities of the respective workflow or process in system, to ensure better productivity in the bank or financial institution by using the system.

Users will be able to do the following in this function:-

- View the list of applications' workflows or accounts' workflows (with customer name, application number or account number, created date and time, total time lapsed)
- View the respective assigned task details (including workflow stages of the respective task, the task assigned date, completion date, and the duration taken to complete the task)
- Reassign the task of any relevant workflow stage to be attended by another user.

The followings are the example of task cards on the system :

- Credit Application (In Draft) (*Workflow Process: Credit Application Processing*)
- Full CA Workflow (*Workflow Process: Credit Application Processing*)
- Drawdown (In Draft) (*Workflow Process: Credit Facility Drawdown*)
- Drawdown Workflow (*Workflow Process: Credit Facility Drawdown*)

Workflow Process Monitoring Function - View Scenarios

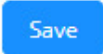
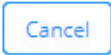
Scenario 1: View Available Workflow Processes and Related Task Details

Details	
Step 1	From the Tree Menu, search for the Workflow Process Monitoring function, and then click once on the function name.
Step 2	By default, system will open up the screen displaying all the available Workflow Processes' task cards, as follows:- • Credit Application (In Draft) (<i>Workflow Process: Credit Application Processing</i>) • Full CA Workflow (<i>Workflow Process: Credit Application Processing</i>) • Drawdown (In Draft) (<i>Workflow Process: Credit Facility Drawdown</i>) • Drawdown Workflow (<i>Workflow Process: Credit Facility Drawdown</i>)
Step 3	Mouse over a task card, and then click once on it.
Step 4	System will display the list of workflow tasks by the selected task card.
Step 5	Mouse over a workflow task, and then click once on the  icon, or double-clicks on the record.

Details	
Step 6	System will display the details of the selected workflow task at the Workflow Process Details .

Workflow Process Monitoring Function - Update Scenarios

Scenario 1: Reassign Workflow Task

Details	
Step 1	From the Tree Menu, search for the Workflow Process Monitoring function, and then click once on the function name.
Step 2	By default, system will open up the screen displaying all the available Workflow Processes' task cards, as follows:- • Credit Application (In Draft) (<i>Workflow Process: Credit Application Processing</i>) • Full CA Workflow (<i>Workflow Process: Credit Application Processing</i>) • Drawdown (In Draft) (<i>Workflow Process: Credit Facility Drawdown</i>) • Drawdown Workflow (<i>Workflow Process: Credit Facility Drawdown</i>)
Step 3	Mouse over a task card, and then click once on it.
Step 4	System will display the list of workflow tasks by the selected task card.
Step 5	Mouse over a workflow task, and then click once on the  icon, or double-clicks on the record.
Step 6	System will display the details of the selected workflow task at the Workflow Process Details .
Step 7	Mouse over the  icon of a row of record, and then click once on it.
Step 8	System will display the Task Reassignment pop-up window.
Step 9	Proceed to input the relevant field values, and then click once on the  button. System will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Workflow Process Monitoring Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Workflow Process Monitoring (Panel)	
<Task> Card	The Task Cards that can be displayed, are as follows:- • Credit Application (In Draft) • Full CA Workflow • Drawdown (In Draft) • Drawdown Workflow This <task card> panel will be displayed upon this 'Workflow Process Monitoring' function screen opened. The available workflow stage tasks that can be displayed, will be dependent on the followings:- • The pre-maintained workflow process code (that comprises the relevant workflow stages) been pre-maintained at the 'Workflow Setup' function. • The workflow stages that the respective credit application or credit facility account has reached. User can select by clicking once on a task card, for system to filter the list of workflow tasks displayed at the <Workflow Tasks List> panel.



- This panel will be displayed upon this 'Workflow Process Monitoring' function screen opened.
- The purpose of this panel is to allow the logon user to do the followings:-
 - To view the number of workflow tasks categorised by the respective task card.
 - To view the various Workflow stage's tasks of different workflow processes.
 - To access the details of the respective workflow stage's task.

<Workflow Tasks List> (Panel)	
Create On	This is the date and time of the respective workflow task was created, e.g., 18/09/2023 10:39.
Total Time Lapsed	This is the number of days, hours, minutes and seconds for the respective workflow task to be completed, e.g., 3 Days, 03:33:14.
Reference No	This is a system generated number to identify each workflow task stage task, such as credit application number (e.g., 00001230105001201), or a credit facility account number (e.g., 100002000000504).

<Workflow Tasks List> (Panel)	
Customer Name	This is the full name of the applicant or customer (the main holder) in the credit application or credit facility account, e.g., JACKIE YAP.
Current Stage	This is the present workflow stage code of the respective task, e.g., Credit Check, and Cust. Decision.



- This panel will only display the list of related workflow tasks upon user mouse over a 'task card' and click once on it.
- The purpose of this panel is to facilitate user to search for the related workflow tasks by the workflow process.

Workflow Process Details (Panel)	
<Main task details> (Sub-Panel)	
Reference No	This is a system generated number to identify each workflow task stage task, such as credit application number (e.g., 00001230105001201), or a credit facility account number (e.g., 100002000000504).
Customer Name	This is the full name of the applicant or customer (the main holder) in the credit application or credit facility account, e.g., JACKIE YAP.
<Workflow Process' Stage Task> (Sub-Panel)	
Reassign	This  icon indicates whether the respective workflow stage's task can be reassigned to another user. Click once on this icon, for system to display the 'Task Reassignment' pop-up window for the selection of the User to be reassigned with the task and input related remarks.
Workflow State	This is the code of the respective state or stage of a workflow task, e.g., AP_CUSD and AP_CC.
Status	This is the progress status of the respective task of a stage under a workflow process. Some possible options that can be displayed, are as follows:- • P - Pending • C - Completed • RA - Reassigned
Assignee	This is the User ID of the presently assigned User to attend to the respective workflow stage's task, e.g., CAE301.

Workflow Process Details (Panel)	
Assigned Date	This is the date the respective workflow stage 's task has been reassigned to be attended.
End Date	This is the completed date and time of the respective workflow stage's task.
Duration	This is the length of time (days, hours and seconds) to complete the respective workflow stage's task.
Reassigned To	This is the User ID of the user to be reassigned with the selected workflow stage's task.
Reassigned Date	This is the date the respective workflow stage's task has been reassigned.
Remarks	This is the comments or highlights concerning the respective workflow stage's task, e.g., reassignment due to staff is sick, Auto Approved < 10K, [Assignor: SUPER01]. Note: The value of this column will be auto insert highlights pre-maintained in system, dependent on the nature of the respective workflow stage task. However, once user has inputted value into the 'Remarks' field at the 'Task Reassignment' pop-up window and saved the task reassignment details, the value of this column will be overwritten by the input made at the 'Remarks' field.



- This panel will be displayed once user has either clicked once on the  icon, or double-clicks of the respective workflow task at the '<Workflow Tasks List>' panel.
- The purpose of this panel is to allow user to view the following details of the selected workflow task:-
 - The workflow stages that the related credit application or credit facility account has went through.
 - The present workflow stage of the selected credit application or credit facility account.
 - To access the 'Task Reassignment' pop-up window to select the User ID of the new assignee of the workflow task and input related remarks.

Task Reassignment (Pop-Up Window)	
Reference No	This is a system generated number to identify each workflow task stage task, such as credit application number (e.g., 00001230105001201), or a credit facility account number (e.g., 100002000000504).

Task Reassignment (Pop-Up Window)	
Workflow Process	This is the code and brief description of the related workflow process of the respective stage task that is to be reassigned, e.g., FCAWFH - FULL PL APPLICATION FLOW.
Workflow State	This is the code and brief description of the workflow stage of the respective task that is to be reassigned, e.g., AP_CUSD - Cust. Decision.
Status	This is the progress status of the respective task of a stage under a workflow process. Some possible options that can be displayed, are as follows:- • P - Pending • C - Completed • RA - Reassigned
Current Assignee	This is the User ID of the presently assigned User to attend to the respective workflow stage's task, e.g., CAE301.
Reassign To	This is the User ID of the user to be reassigned with the selected workflow stage's task.



- This window will appear once user has clicked once on the  icon, displayed at the 'Reassign' column, located at the '<Workflow Tasks List>' panel.
- The purpose of this window is to allow user to select a new assignee for the selected workflow task.

Task Reassignment Function - Introduction

For security purpose, it is common in a bank or financial institution that dual control is to be applied for each transaction performed.

Arising from this effect, users maybe assigned with certain workflow based tasks or activities from time to time, to be performed in the system, based on the respective user's role and rank, or other relevant banking conditions in the bank or financial institution.

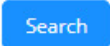
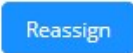
However, there may be cases where the user who is responsible for the tasks is unavailable to perform the tasks assigned to him.

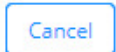
Therefore, this function will come in handy for supervisors to reassign the tasks to another user so that the process can be carried out as usual and not being left pending and unprocessed.

This function basically allows the authorised users to reassign a workflow task, or a few workflow tasks to be attended by another user.

Task Reassignment Function - Update Scenarios

Scenario 1: Reassign Task(s) to Another User

Details	
Step 1	From the Tree Menu, search for the Task Reassignment function, and then click once on it.
Step 2	Proceed to input value into the relevant search criterion field, and then click once on the  button. Note: There must be at least one search criterion's field value inputted.
Step 3	System will retrieve a list of the filtered assigned tasks. At the same time system will also display all the relevant task cards. Note: If user were to mouse over a workflow task card, and then click once on it, instead, then, a list of the related workflow tasks will be retrieved and displayed.
Step 4	Mouse over the check box of a relevant workflow task, and then click once on it, in order to select. Note: Repeat this step to select all the relevant workflow tasks for re-assignment to a User ID.
Step 5	Thereafter, click once on the  button.
Step 6	System will display the Reassign To pop-up window.
Step 7	Proceed to input value into all the relevant fields at the Reassign To pop-up window.

Details	
Step 8	Click once on the  button, at the Reassign To pop-up window. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Task Reassignment Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

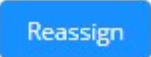
The descriptions of the respective field or column, are as follows:-

<Task Reassignment Search Criteria> (Panel)	
Workflow Process	This is the unique code and description of a banking process activity in the system, of the bank or financial institution, e.g., DDFWF - DRAWDOWN FULL WORKFLOW.
Latest Workflow State	This is the code and name of the most recent workflow state (tasks stage) of a workflow process in system, e.g., DDREQ_APPR - Drawdown Approval. Note: This field will only be enabled, upon user selected a value at the 'Workflow Process' field.
Reference No	This is the system generated unique reference number of a particular task, e.g., a credit application number, or a credit facility account number.
Assigned From	This is the existing User ID of the user who has been assigned with a particular task.
Overdue	This is to indicate whether there has been a number of days lapsed since the target completion date. The available options, are as follows: • Yes • No

<Task Reassignment Search Criteria> (Panel)	
<Task> Card	This is the task card that groups the various related functions or processes tasks, for easy access in this function. Some sample task cards, are as follows:- • Credit Application (In Draft) - My Draft • FULL PL APPLICATION FLOW - Credit Check • FULL PL APPLICATION FLOW - Credit Approval • Drawdown (In Draft) - Create Drawdown • DRAWDOWN FULL WORKFLOW - Drawdown Approval
<Tasks Listing> (Panel)	
Assigned From	This is the existing User ID who has been assigned with a particular workflow task.
Assigned Date	This is the date that a particular task has been assigned, to be attended.
Overdue Days	This is the number of days and time lapsed since the target completion date.
Branch	This is the code associated with the branch of the bank or financial institution of which a task has been assigned.
Actor Type	This is the assignee type of the respective workflow task, e.g., C - Creator, SYS - System or Anyone, and A - Authority. Note: The possible options that can be displayed, are dependent on the assignment method of the respective workflow stage, pre-maintained at the 'Workflow Setup' function.
Reference No	This is the system generated unique reference number of a particular task, e.g., a credit application number, or a credit facility account number.
Customer Name	This is the name of each of the main applicant of a credit application, or the main account holder of a credit facility account.

Reassign To (Pop-up Window)	
Reassign User	This is the User ID of another user to be reassigned with the task.
Remarks	This is the comment or justification on the task reassignment.



- This window will pop up once user has clicked on the  button.
- The purpose of this window is to allow user to select relevant User ID to be reassigned with task(s).

Workflow Process LOV (Pop-up Window)

Search	This is the keywords to be inputted to narrow down the list of available workflow process codes displayed below.
Process Code	This is the unique code of a banking or financial activity or process in system, e.g., DDFWF.
Name	This is the description of a banking or financial activity or process in system, e.g., DRAWDOWN FULL WORKFLOW.



- This window will pop up after user has mouse over the 'Workflow Process' search criterion field and then pressed once on the 'Enter' key on the keyboard.
- The purpose of this window is for user to mouse over a workflow process and then click once on it to select it.

Latest Workflow State LOV (Pop-up Window)

Search	This is the keywords to be inputted to narrow down the list of available workflow state codes displayed below.
State Code	This is the unique code of a banking or financial sub-activity or sub-process or workflow state in system, e.g., DDREQ_APPR.
State Name	This is the unique code of a banking or financial sub-activity or sub-process or workflow state in system, e.g., Drawdown Approval.
No.	This is the order number of the respective banking or financial sub-activity or sub-process or workflow state in system, e.g., 2.



- This window will pop up after user has mouse over the 'Latest Workflow State' search criterion field and then pressed once on the 'Enter' key on the keyboard.
- The purpose of this window is for user to mouse over the most recently worked workflow process state, and then click once on it to select it.

Assigned From LOV (Pop-up Window)

User ID	This is the respective User ID of the user who has been initially assigned with a task.
Name	This is the staff name of the User who has been initially assigned with a task.
Branch	This is the code and name of the respective branch of a bank or financial institution, of which a task has been assigned earlier.



- This window will pop up after user has mouse over the 'Assigned From' search criterion field and then pressed once on the 'Enter' key on the keyboard.
- The purpose of this window is for user to mouse over the relevant User UD, and then click once on it to select it.

Transaction Doc Reprinting Function - Introduction

There can be many reasons sometime, transaction documents cannot be printed out during transaction time.

Some reasons, are as follows:-

- Printer hang
- Printer out of ink
- Internet connection cutoff
- Paper jammed

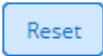
In view of the above, this function will be helpful to allow users to view and reprint the transaction documents which have been printed earlier, or not successfully printed out earlier.

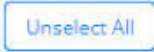
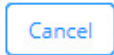
To perform reprinting of transaction documents, authorised user must ensure the following:-

- The relevant document templates have been pre-maintained at the 'Template' function, and still exist at system database
- The related document templates have been pre-mapped to the related transactions at the 'Transaction Document Maintenance' function
- The printer has been pre-set

Transaction Doc Reprinting Function - Update Scenarios

Scenario 1: Reprint Transaction Documents

Details	
Step 1	From the Tree Menu, search for the Transaction Doc Reprinting function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available transaction documents that can be reprinted will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button. • Click once on the  button, to clear off all the data that have been inputted or retrieved at the system function screen.

Details	
Step 3	Select by checking the check box(es) of the relevant transaction document(s). Note: - Click once on the  button, to select all available transaction documents displayed for reprinting - Click once on the  button, to uncheck all the check box(es) of transaction documents with intention to deselect them for reprinting
Step 4	Click once on the  button to reprint the selected transaction document. Note: Click once on the  button, to discard all inputs made.

Transaction Doc Reprinting Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Transaction Document Search Criteria> (Panel)	
Trn Jnl No	This is the system generated journal number of the respective transaction that has been performed.
Branch	This is the code of a branch of the bank or financial institution of which the respective transaction has been performed.
Created Date	This is the date that the respective transaction has been performed in system.
Ref Info	This is the additional details or highlights related to the respective performed transaction.
<Document to Print> (Panel)	
Trn Jnl No	This is the system generated journal number of the respective transaction that has been performed.
Branch	This is the code of a branch of the bank or financial institution of which the respective transaction has been performed.
Ref Info	This is the additional details or highlights related to the respective performed transaction.
Teller	This is the User ID of the user, who has performed the respective transaction.

<Transaction Document Search Criteria> (Panel)

Doc ID	This is the internal system generated reference number used to uniquely identify to facilitate the mapping for each document template record, e.g., VOCH01.
Document No.	This is the reference number of the respective document for general purpose, e.g., Cert. Serial Number.
Trn Descr	This is the name of the respective transaction that is to be printed.
Print Count	This is the total number of prints, e.g., 0.
Created TS	This is the date and time that the respective transaction has been performed in system.

Document Printing Function - Introduction

This function basically allows user to print documents other than those front desk transactions related documents. This function requires user to select the relevant document and input the relevant parameter values for system to retrieve the data to be printed in one of the following manners:-

- Open On Screen

When user selects this option, he will be able to view the selected document on the screen, e.g., in the Internet Explorer ('IE') frame, where the user will be able to save the document into the local machine or print from the IE.

- Send Email

When user selects this option, system will retrieve the email address from the respective customer information file record. The selected document will be attached to the email in PDF format.

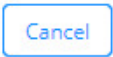
- Zip

When user selects this function, it allows user to download and save as a compressed file.

Document Printing Function - Update Scenarios

Scenario 1: Document Printing

Details	
Step 1	From the Tree Menu, search for the Document Printing function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the records of documents that can be proceeded for printing, viewing from screen, or saving to a file, or send out as email, will be listed. • User needs to either go through the entire list or input the relevant search criteria, and then click once on the  button.
Step 3	Mouse over the respective check box of each relevant document at the Document Listing panel, and then click once on it, to select. Note: Repeat this step to select all the relevant document record.
Step 4	Thereafter, click once on the  button.
Step 5	System will display the selected document(s) with the related report parameters to filter relevant data at the next screen.

Details	
Step 6	Proceed to input relevant field or parameter values for all the parameters, as follows:- • Mouse over a field and proceed to key in or overwrite the relevant value. • Mouse over the  button, and then click once on it. Thereafter, mouse over a record at the list of values, displayed, and double-click to select it. • Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field, or column.
Step 7	Lastly, select (by clicking once) the mode of printing (button) available:- • Open on Screen • Send Email • Zip Note: Click once on the  button, to discard all inputs made.

Document Printing Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Document Search> (Panel)	
Document Name	This is the code of a particular document that can be printed, e.g., CR34311 - Reminder 1.
<Document Listing> (Panel)	
Document Name	This is the code of a particular document that can be printed, e.g., CR34311.
Description	This is the brief definition of a document that can be printed, e.g., REMINDER 1.
Module Code	This is the area in the system, of which the respective report belonged, e.g., LN.
<Document Printing> (Panel)	
Report Code	This is the code associated with a specific report or document that has been pre-defined earlier, e.g., CR34311.
Report Name	This is the description or name of the report or document associated with a report, or document code, e.g., Reminder 1.

<Document Printing> (Panel)	
Module Code	This is the area in the system, of which the respective report belonged, e.g., LN.
Parameter ID	This is the system report parameter code that will determine the results display as the contents of the respective report or document, e.g., BRN_FROM - From Branch.
Parameter Name	This is the brief description of the respective parameter code, e.g., From Branch.
Value	This is the parameter value either defaulted by system or inputted by user that forms part of the contents filter of the report or document, e.g., From Branch 00001 To Branch 0099.

Collateral

Collateral Maintenance Function - Introduction

When offering facilities to the customer, banks or financial institutions usually require some form of guarantee that the respective facility amount will be paid back within the agreed period of time including the profit that comes with it.

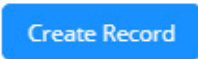
Collateral can be in any form of tangible items such as, land, house, vehicle, fixed deposits and quoted stocks and shares depending on the policy of the respective bank or financial institution and the requirement to match up the amount agreeable by both parties for the respective facility. Since the value of respective collateral may be increased or decreased over time, revaluation will also take place from time to time.

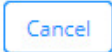
Therefore, this function will become useful for user to maintain details of the respective collateral as follows:-

- Main information (*e.g., property address, collateral value*)
- Security Value (*e.g., collateral code, security currency and valuation date*)
- Insurance
- Owner
- Images (*as in photos of the physical outlook of the collateral*)
- Related documents

Collateral Maintenance Function - Create Scenarios

Scenario 1: Create Collateral Details

Details	
Step 1	From the Tree Menu, search for the Collateral Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data at the 'Collateral Search Criteria' panel.
Step 3	Proceed to click once on the  button.
Step 4	System will display the New Collateral pop-up window.
Step 5	Proceed to input value into each relevant field at the New Collateral pop-up window and then click once on the  button. Note : To search for existing collateral, input extra values into the relevant search criteria fields depending on the collateral type selected. System will display the information on the <More Details> section.

Details	
Step 6	Check on the selected checkbox and click on the  button, if this collateral item to be used as collateral. Otherwise, click on the  button for new collateral.
Step 7	System will display the following panels and sections:- • Collateral Info (Panel) • Main Details (Section) • Additional Details (Section) • Insurance (Section) • Valuation (Section) • Owner (Section) • Upload Document (Section) • Doc with Expiry date (Section)
Step 8	Proceed to input details into each field or column at the above mentioned sections, whichever is applicable.
Step 9	Then, click on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Collateral Maintenance Function - View Scenarios

Scenario 1: View Collateral Details

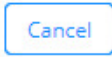
Details	
Step 1	From the Tree Menu, search for the Collateral Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the <Collateral Search Criteria> panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window and click twice on it.

Details	
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Main Details (Section) • Additional Details (Section) • Insurance (Section) • Valuation (Section) • Owner (Section) • Upload Document (Section) • Doc with Expiry date (Section)

Collateral Maintenance Function - Update Scenarios

Scenario 1: Update Details of Collateral

Details	
Step 1	From the Tree Menu, search for the Collateral Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the < Collateral Search Criteria > panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window and click twice on it.

Details	
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Main Details (Section) • Additional Details (Section) • Insurance (Section) • Valuation (Section) • Owner (Section) • Upload Document (Section) • Doc with Expiry date (Section)
Step 7	Proceed to overwrite the relevant field or column values at the above mentioned sections.
Step 8	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Collateral Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Collateral Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collateral Search Criteria> (Panel)

Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Collaterals List (Pop-up Window)

Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Collaterals List (Pop-up Window)	
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collaterals List (Pop-up Window)	
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Preferred Search Key	This refers to the user-defined search key for a collateral. For example, in a bank, it could be standard practice that all collaterals inputted in the system is to be traced to the related Customer ID. Therefore, during creation of the collateral, user will set up the value of the 'Preferred Search Key' = Customer ID for easy traceability.

New Collateral (Pop-up Window)	
Type	This is the category of the collateral, that is applicable to user, and has been pre-mapped to system's collateral category. Note: • The value selected for this field will determine the fields to be displayed at the 'More Details' section. • The actual collateral types that can be selected in system will be depended on the arrangement made during system implementation stage.
<More Details> section	
Found?	This is the checkbox to indicate that the collateral item will be used as a collateral.

New Collateral (Pop-up Window)	
Ref. No	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral.
Security Value	This is the security value (in base currency) of the respective collateral that has been used to secure some credit facilities in system.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Main Details (Section)	
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Reference No	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral.
Collateral Code	This is the system collateral code that has been mapped to some external collateral code, e.g., 020100 for some purpose (such as reporting purpose or defined with certain criterion that will determine the computation of provisions). Note: Collateral codes are user definable via the Collateral Code Maintenance function.
Description	This is the description of a collateral.

Main Details (Section)	
Status	This is the collateral status. The possible statuses that can be displayed, are as follows:- • A - Active • P - Foreclosing • F - Foreclosed • R - Redeemed • K - ROPA Note: The default collateral status for a newly created collateral is 'A - Active'.
Home Branch	This is the originating branch where the collateral is created.
Ccy	This refers to the currency that is applicable to the collateral's security value.
Collateral Value	This is the worth of the collateral, which is usually mentioned as the open market value at the property valuation report.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Additional Details (Section)	
This section will display different fields and columns according to the selected collateral type. The fields and columns listed and described in this section are only some samples. The actual available fields and collateral types will be made available in system during system implementation stage.	
(Collateral Type : Precious Metal/Other Jewelry)	
Make/Brand	This refers to trademark of the respective collateral item.
Model/Series	This is the code associated with the style and design of the respective collateral item.
Serial No	This refers to the unique number assigned to each respective collateral item.
Color	This refers to the color of the respective collateral item.

Main Details (Section)	
Condition	This refers to the condition of the respective collateral item. The possible values that can be displayed are as follows:- • N - New • U - Used
Remarks	This refers to the additional comments relating to the precious metal/other jewelry.
(Collateral Type : Livestock)	
Breed	This refers to a particular type of livestock, example dog : German Shepherd, Bulldog, Labrador Retriever.
Age	This refers to the age of the livestock.
Health Condition	This refers to the health condition of the livestock.
Country	This refers to the country where the livestock is raised.
(Collateral Type : Property)	
Location Details (Sub-Section)	
Lot/Unit No	This is a unique reference number that has been assigned to a piece of property.
Address	This is the postal address of a piece of property.
Country	This is the code associated with the country where a piece of property is located. Note: Country code can be maintained using the Country & State Maintenance function.
Land Type	This refers to the usage of the land. The possible values that can be displayed are as follows:- • A - Agricultural • C - Commercial • R - Residential • O - Others • M - Mixed
Property Details (Sub-Section)	
Property Developer Name	This is the name of the developer that has built the piece of property, e.g.,Eco World Development Group Bhd.
Property Purchase Price	This is the price that the piece of property was purchased.

Main Details (Section)	
Property Market Value	This is the estimated worth of a piece of property (in relation to surrounding properties of similar specs, requisite to a fair sale) to be exchanged between the buyer and seller.
Property Status	This is the status of the property status. The possible values that can be selected, are as follows:- • 1 - Under Construction • 2 - Completed • 3 - Vacant Land • 4 - Not Applicable
Land Area	This is essentially the land size of the piece of property which maybe containing, only a piece of land or building with land.
Built Up Area For Property	This is the total area measured on the outer line of the property, including balcony, terrace and more. In other words, it also means the usable (or carpet area) of the property plus the area occupied by the walls and columns of the property.
Built Date	This is the date that a piece of property was developed and ready for occupancy.
Registered Owner	This is the presently registered owner of the piece of property.
Remarks	This refers to the additional comments relating to the property.
Insurance (Section)	
Main (Sub-Section)	
Type	This refers to the type of insurance, e.g., fire insurance, property insurance or life insurance.
Insurer Code	This refers to the code associated to respective collateral insurer.
Cover Type	This refers to the type of insurance coverage, e.g., comprehensive or 3rd party, provided in an insurance policy.
Cover Note Expiry Date	This refers to the date after which an insurance cover note is no longer in effect.
Cover Note	This refers to the unique reference number of the cover note relating to an insurance policy. Cover note is an interim document which states the basic details of an insurance proposal that has yet to be approved and issued with a legal binding insurance policy.
Insured Amount	This refers to the collateral amount that has been insured.
Policy No	This refers to the unique reference number of an insurance policy.

Main Details (Section)	
Premium Amount	This refers to the amount charged per annum by an insurance company for providing insurance coverage as mentioned in an insurance policy.
Effective Date	This refers to the date on which an insurance policy starts to take effect.
Expiry Date	This refers to the date after which an insurance policy is no longer in effect.
Road Tax Expiry Date	A vehicle road tax is valid for one year and needs to be renewed yearly. This refers to the end date of the road tax.
Insurance Paid By	This refers to the name of the person who has paid the insurance premium of an insurance policy.
Other (Sub-Section)	
Remarks	This refers to additional comments relating to an insurance.
Rent Insured %	This refers to the insured amount in percentage of the expected rental sum to be received in renting out a collateral which is of property type.
Rent Sum Assured	This refers to the insured amount of the expected rental sum to be received in renting out a collateral which is of property type.
Stamp Duty	This refers to the document tax imposed on an insurance policy.
Service Tax	This refers to the service tax imposed and paid for an insurance policy.
Cancellation Date	This refers to the date on which an insurance policy has been cancelled.
Refund Amount	This refers to the amount that has been refunded for an insurance policy when an insurance policy has been cancelled.
Valuation (Section)	
Valuation Type	This refers to the type of valuation conducted on the collateral. The possible values that can be displayed are as follows:- • DK-Desktop • FM-Formal • SYS-Update in Collateral Master
Valuation Date	This refers to the date on which a valuation has been performed for a collateral.
Valuer	This refers to the name of the firm who has conducted the valuation of a collateral.

Main Details (Section)	
Security Value	This is the security value (in base currency) of the respective collateral that has been used to secure some credit facilities in system.
Realisable Value	This is the net realisable value (in base currency) of the respective collateral (in the event of disposal of the collateral) that has been used to secure some credit facilities in system.
Override Realisable Value/ERV	This is the maximum value that can be adjusted later, at the 'Realisation Value' field during the collateral security value update.
Open Market Value	This refers to the market price or worth of a collateral.
Remarks	This refers to the brief description relating to a collateral valuation.
Reference	This refers to the reference number of a collateral security valuation.
Valuation Freq	This refers to the frequency of time series for next valuation, e.g., H - Half Yearly or Y - Yearly.
Next Valuation Date	This refers to the date on which the next valuation will take place.
Valid Until	This refers to the end of validity period of the valuation.
Owner (Section)	
ID No	This refers to the unique identification number of the applicant associated with the collateral.
Customer Name	This refers to the name of a customer in system that is related to a particular collateral.
Remarks	This refers to the brief description relating to a collateral.
Upload Image (Section)	
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Create On	This refers to the date the respective file is being uploaded.
Create By	This refers to the person who uploaded the respective records.
Doc with Expiry Date (Section)	
Document Type	This refers to the type of document to be uploaded, e.g., Word, Excel, PDF etc.
Document Ref. No.	This refers to the document's reference number with reference to a particular collateral.

Main Details (Section)	
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Expiry Date	This refers to the end of validity period of the document (if applicable).

Agent LOV (Pop-up Window)	
Search	This is the keywords to be used to narrow down the list of valuers (where agent type = valuer) created in system. This is a search criteria data input field.
Agent Code	This is the code associated with an agent valuer created in system.
Agent Name	This is the name of an agent valuer created in system.



- This window will pop up after user has mouse over the 'Valuer' field, located at the 'Valuation' section, and press once on the 'Enter' key on the keyboard.
- The purpose of this window is to allow user to select the relevant agent valuer.

Owner Editor (Pop-up Window)	
Customer ID	This is the identity number of the respective customer who possibly owns certain collateral items.
Remarks	This is the comments or notes relating to the ownership of a collateral item.
Customer Name	This is the name of the respective customer that is associated with a Customer ID.



- This window will pop up after user has clicked once on the  button, located at the 'Owner' section.
- The purpose of this window is to allow user to input the details of the owner of the collateral.

Collateral Upload Image (Pop-up Window)	
Upload	This is name of the uploaded image file been selected to be saved for the collateral.
Remarks	This is the comments or notes relating to a collateral item.
Drop File Here	This is the area whereby user can drag an image file of a collateral item and drop it at this area for file upload purpose.



- This window will pop up after user has clicked once on the button, located at the 'Upload Document' section. [Create Record](#)
- The purpose of this window is to allow user to upload related document concerning the collateral.

Document Upload (Pop-up Window)

Upload	This is name of the uploaded document file been selected to be saved for the collateral.
Document Type	This is the type if document, e.g., PT - Property Title.
Document Reference No.	This is the unique reference number associated with a document related to the collateral item.
Expiry Date	This is the date that the validity of the document will cease.
Description	This is the brief details of the uploaded document file been selected to be saved for the collateral.
Drop File Here	This is the area whereby user can drag a document file of a collateral item and drop it at this area for file upload purpose.



- This window will pop up after user has clicked once on the button, located at the 'Doc with Expiry Date' section. [Create Record](#)
- The purpose of this window is to allow user to upload related document (that comprises expiry date and required to be updated frequently, e.g., road tax and quit rent) concerning the collateral.

Collateral Security Value Function - Introduction

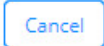
Collaterals are simply assets of customers or borrowers that have been pledged to banks or financial institutions as the security for the repayment of credit facilities granted to them. Therefore, each of the collateral worth or in other words the security value of each collateral is often revalued during credit review with frequency depending on the practice of respective bank or financial institution.

As such, this function allows user to do the following:-

- Update the details of respective valuation conducted on a collateral.
- View historical valuation records of a collateral.

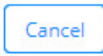
Collateral Security Value Function - View Scenarios

Scenario 1: View Details of Collateral Security Valuation Record

Details	
Step 1	From the Tree Menu, search for the Collateral Security Value function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collaterals List pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Collateral Security Value (Panel)
Step 7	Mouse over a valuation record at the Collateral Security Value panel and then click once on the  button.
Step 8	System will display the Collateral Security Value Details panel. Note: To return to previous screen, click on the  button.

Collateral Security Value Function - Update Scenarios

Scenario 1: Amend Details of Existing Valuation Record

Details	
Step 1	From the Tree Menu, search for the Collateral Security Value function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collaterals List pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Collateral Security Value (Panel)
Step 7	Mouse over a valuation record at the Collateral Security Value panel and then click once on the  button.
Step 8	System will display the Collateral Security Value Details panel.
Step 9	Proceed to overwrite value into each of the relevant fields at the Collateral Security Value Details panel.
Step 10	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all data inputted, click on the  button.

Collateral Security Value Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.

Collateral List (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.

Collateral List (Pop-up Window)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Prefer Collateral ID	This refers to the user-defined search key for a collateral. For example, in a bank, it could be standard practice that all collaterals inputted in the system is to be traced to the related Customer ID. Therefore, during creation of the collateral, user will set up the value of the 'Preferred Search Key' = Customer ID for easy traceability.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This refers to the credit facility account number, the system generated unique reference number of a credit facility account that is related to a particular collateral.

<Collateral Security Value> (Panel)	
Val. Date	This refers to the date on which a valuation has been performed for a collateral.
Type	This is the type of valuation conducted on the collateral. The possible values that can be displayed are as follows:- • DK-Desktop • FM-Formal
Security Value	This is the worth of the collateral, which is usually mentioned as the open market value at the property valuation report.
Next Val. Date	This refers to the date on which the next valuation will take place.
Valuer	This refers to the name of the firm who has conducted the valuation of a collateral.

Collateral Security Value Details (Panel)	
Valuation Ccy	This is the currency in which a collateral has been valued.
Security Value	This is the worth of the collateral, which is usually mentioned as the open market value at the property valuation report.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Valuation Type	This is the type of valuation conducted on the collateral. The possible values that can be selected, are as follows:- • DK-Desktop • FM-Formal
Valuation Date	This refers to the date on which a valuation has been performed for a collateral.
Valuer	This refers to the name of the firm who has conducted the valuation of a collateral.
Open Market Value	This refers to the market price or worth of a collateral.
Remarks	This refers to the brief description relating to a collateral valuation.
Reference	This refers to the reference number of a collateral security valuation.

Collateral Security Value Details (Panel)

Valuation Freq	This refers to the frequency of time series for next valuation, e.g., H - Half Yearly or Y - Yearly.
Next Valuation Date	This refers to the date on which the next valuation will take place.
Valid until	This refers to the expiry date of the valuation.

Agent LOV (Pop-up Window)

Search	This is the keywords to be used to narrow down the list of valuers (where agent type = valuer) created in system. This is a data search criteria field.
Agent Code	This is the code associated with an agent valuer created in system.
Agent Name	This is the name of an agent valuer created in system.



- This window will pop up after user has mouse over the 'Valuer' field, located at the 'Collateral Security Value Details' section, and press once on the 'Enter' key on the keyboard.
- The purpose of this window is to allow user to select the relevant agent valuer.

Attach and Detach Function - Introduction

This function will come in handy for user most likely during the credit restructuring, credit facility settlement and credit disbursement time as user will need to attach or detach collaterals from some facilities of respective customer, depending on the conditions agreed in the related credit application.

This function basically allows user to do the following:-

- View the list of credit facilities that have been attached to a collateral.
- Attach a collateral to one credit facility, or several credit facilities as security.
- Detach a collateral from a credit facility or several credit facilities.

Attach and Detach Function - View Scenarios

Scenario 1: View Facilities Attached to Collateral

Details	
Step 1	From the Tree Menu, search for the Attach & Detach function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Attach & Detach (Panel)
Step 7	Mouse over a presently attached facility record and click once on the  icon.

Attach and Detach Function - Update Scenarios

Scenario 1: Attach Collateral to Facility

Details	
Step 1	From the Tree Menu, search for the Attach & Detach function, and then click once on it.

Details	
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Attach & Detach (Panel)
Step 7	Click once on the  button.
Step 8	System will display the Attach Facility pop-up window.
Step 9	Proceed to input the relevant search criterion, at the Attach Facility pop-up window, and then click once on a related search criterion button.
Step 10	System will display a list of possible credit facility accounts at the Attach Facility pop-up window.
Step 11	Mouse over a relevant credit facility record, and then click twice on it.
Step 12	System will display the more details (including fields) of the selected credit facility record at the Attach Facility pop-up window.
Step 13	Proceed to input value into the relevant fields at the Attach Facility pop-up window.
Step 14	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all changes made.

Scenario 2: Detach Collateral from Facility

Details	
Step 1	From the Tree Menu, search for the Attach & Detach function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.

Details	
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panel and sections:- • Collateral Info (Panel) • Attach & Detach (Panel)
Step 7	Mouse over a record at the Attach and Detach panel, and then click once on the  icon.
Step 8	System will prompt a delete confirmation message. Click once on the  button to proceed with the data deletion. Upon confirmation on data deletion, system will remove the selected facility record attached to the collateral. Note: Click once on the  button, to discard all changes made.

Attach and Detach Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Collateral Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collateral Search Criteria> (Panel)

Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.

<Collaterals List> (Pop-up Window)

Please Enter Search Value	This is the value to be used to search for collateral records. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collaterals List> (Pop-up Window)	
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

<Collaterals List> (Pop-up Window)

Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral.

Collateral Info (Panel)

Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral and customer's name.

Attach and Detach (Panel)

Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Customer Name	This refers to the name of a customer in system that is related to a particular collateral.

Attach and Detach (Panel)	
Product	This is the code of the respective product contained in a credit facility and can be secured with a collateral.
Account Status	This is the status of the credit facility account, e.g., A - Active.
Ccy	This is the currency of the product or facility.
Approved Amount	This is the credit facility amount that has been approved in a credit application (<i>in the account or product currency</i>).
Current Limit	This is the presently used credit facility limit (<i>in the account or product currency</i>).

Attach Facility (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a data search criteria field. Note: If the value inputted into this field is relating to Account No. or Customer Name, user can click the related criterion button, accordingly.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Attach Facility (Pop-Up Window)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Customer	This is the name of a customer in system that is related to a particular collateral.
Product	This is the code of the respective product contained in a credit facility and can be secured with a collateral.

Attach Facility (Pop-Up Window)	
Spread Type	This is the pattern to be used to spread the security value of each of the collateral. The possible values that can be displayed, are as follows:- • R - By Ratio <i>(based on the respective facility amount divided by the total credit facilities)</i> • P - By Priority <i>(based on the priority ranking set for each credit facility)</i> • C - By Charge Amount <i>(based on the credit facility amount)</i>
Ownership Party	This is an indicator whether a collateral to secure a facility is of 1st party <i>(collateral belongs to same entity as that of the facility in a credit application)</i> or 3rd party <i>(collateral belongs to an entity different from the entity of the facility in a credit application)</i>.
Charge Amount	This is the monetary worth of a collateral that will be pledged to the bank to secure the related credit facility.

Collateral Redemption Function - Introduction

Collateral is basically the borrower's pledge of a specific asset to a bank or financial institution in order to secure repayment of the credit facility granted by them. If the borrower fails to make repayment for a prolonged time, then the bank or financial institution will become the owner of the collateral.

Collateral Redemption, in this context, means to repurchase the pledged property by paying off the bank or financial institution, the balance of the credit facility granted. When the credit facility has been fully paid off, the collateral will be redeemed, and returned to the customer (borrower), accordingly.

This function basically allows user to view and update the collateral status, once the full settlement transaction has been performed on the related credit facility account.

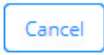
Collateral Redemption Function - View Scenarios

Scenario 1: View Collateral Redemption Details

Details	
Step 1	From the Tree Menu, search for the Collateral Redemption function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels and sections:- • Collateral Info • Collateral Redemption • Main Info • Account Secured • Doc with Expiry Date • Upload Doc • Valuation

Collateral Redemption Function - Update Scenarios

Scenario 1: Update Collateral Redemption Details

Details	
Step 1	From the Tree Menu, search for the Collateral Redemption function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels and sections:- • Collateral Info • Collateral Redemption • Main Info • Account Secured • Doc with Expiry Date • Upload Doc • Valuation
Step 7	Proceed to input value into each relevant field at the Collateral Redemption panel.
Step 8	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: To discard all changes made, click on the  button.

Collateral Redemption Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.

Collateral List (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.

Collateral List (Pop-up Window)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral Redemption (Panel)	
Redemption Type	This refers to the category associate with the collateral redemption. The possible values that can be selected are as follows:- • F - Foreclosed • R - Returned to Customer
Force Sale Value	This is the auction price of the collateral item.
Release Date	This refers to the date that the collateral no longer pledged to the bank.

Main Info (Section)	
Home Branch	This is the originating branch where the collateral has been created.
Ccy	This is the currency that is applicable to the collateral's security value.
Security Value	This refers to the value that has been used to secure the selected credit facility account.
Total Exposure	This refers to the total amount of the collateral that has been pledged as collateral.
Over Exposed Amount	This refers to the amount exceeding the collateral value.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Remarks	This is the comments or notes relating to the collateral.
Account Secured (Section)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Customer Name	This refers to the name of a customer in system that is related to a particular collateral.
Product	This is the code of the respective product contained in a credit facility and can be secured with a collateral.
Account Status	This is the status of the credit facility account, e.g., A - Active.
Ccy	This is the currency of the product or facility.
Approved Amount	This is the credit facility amount that has been approved in a credit application (<i>in the account or product currency</i>).

Main Info (Section)	
Current Limit	This is the presently used credit facility limit (<i>in the account or product currency</i>).
Doc With Expiry Date (Section)	
Document Type	This refers to the type of document to be uploaded, e.g., Word, Excel, PDF etc.
Document Ref.No.	This refers to the document's reference number with reference to a particular collateral.
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Expiry Date	This refers to the end of validity period of the document.
Upload Doc (Section)	
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Create On	This refers to the date the respective file is being uploaded.
Create By	This refers to the person who uploaded the respective records.
Valuation (Section)	
Ccy	This refers to the currency that is applicable to the collateral's security value.
Security Value	This refers to the value that has been used to secure the selected credit facility account.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Override Real Value/ ERV	This is the maximum value that can be adjusted later, at the 'Realisation Value' field during the collateral security value update.
Valuation Type	This refers to the type of valuation conducted on the collateral. The possible values that can be displayed are as follows:- • DK-Desktop • FM-Formal

Main Info (Section)	
Valuation Date	This refers to the date on which a valuation has been performed for a collateral.

Collateral Insurance Maintenance Function - Introduction

When offering facility to customers, depending on the credit worthiness of the customers, banks or financial institutions may require a form of guarantee that the respective facility granted will be repaid within the agreed period of time, including the profits that comes with it. As such, customers maybe required to pledge collaterals to secure the amount of money that is to be lent to them. In view of the importance of collaterals, therefore collaterals must be insured in order to protect their value worth to banks or financial institutions.

An insured collateral means that if anything were to happen to the collateral, e.g., for the case if a house has been damaged by fire, the insurance company will be responsible to cover the cost of the collateral amounting to the facility's security.

Thus, this function allows user to maintain the insurance details of respective collaterals.

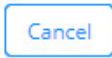
Collateral Insurance Maintenance Function - View Scenarios

Scenario 1: View Collateral Insurance Details

Details	
Step 1	From the Tree Menu, search for the Collateral Insurance Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Insurance Maintenance

Collateral Insurance Maintenance Function - Update Scenarios

Scenario 1: Update Collateral Insurance Details

Details	
Step 1	From the Tree Menu, search for the Collateral Insurance Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Insurance Maintenance
Step 7	Proceed to overwrite value into each of the relevant field at the Collateral Insurance Maintenance panel.
Step 8	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Collateral Insurance Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral Search Criteria (Panel)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.

Collateral List (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a data search criteria field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral List (Pop-up Window)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing reference number.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral ID.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account number.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer name.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral List (Pop-up Window)	
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral Insurance Maintenance (Panel)	
Main (Section)	
Type	This is the type of insurance, e.g., fire insurance, property insurance or life insurance.
Insurer Code	This is the code associated to respective collateral insurer.

Collateral Insurance Maintenance (Panel)	
Cover Type	This is the type of insurance coverage, e.g., comprehensive or 3rd party, provided in an insurance policy.
Cover Note Expiry Date	This is the date after which an insurance cover note is no longer in effect.
Cover Note	This refers to the unique reference number of the cover note relating to an insurance policy. Cover note is an interim document which states the basic details of an insurance proposal that has yet to be approved and issued with a legal binding insurance policy.
Insured Amount	This the collateral amount that has been insured.
Policy No	This is the unique reference number of the insurance policy.
Premium Amount	This is the amount charged per annum by an insurance company for providing insurance coverage as mentioned in an insurance policy.
Effective Date	This is the date of which an insurance policy starts to cover the insured collateral.
Expiry Date	This is the date of which an insurance policy is no longer covering the collateral.
Road Tax Expiry Date	A vehicle road tax is valid for one year and needs to be renewed yearly. Thus, a road tax expiry date refers to the last date that road tax has been paid.
Insurance Paid By	This refers to the name of the person who has paid the insurance premium of an insurance policy.
Other Info (Section)	
Remarks	This refers to additional comments relating to an insurance policy.
Rent Insured %	This is the insured amount in percentage of the expected rental sum to be received in renting out a collateral which is of the property type.
Rent Sum Assured	This is the insured amount of the expected rental sum to be received in renting out a collateral which is of the property type.
Stamp Duty	This is the document tax imposed on the insurance policy.
Service Tax	This is the service tax imposed and paid for an insurance policy.
Cancellation Date	This is the date on which the insurance policy has been cancelled.
Refund Amount	This is the amount that has been refunded for an insurance policy when an insurance policy has been cancelled.

Insurer Code LOV (Pop-up Window)

Search	This is the keywords to be used to narrow down the list of valuers (where agent type = valuer) created in system. This is a data search criteria field.
Agent Code	This is the code associated with an agent valuer created in system.
Agent Name	This is the name of an agent valuer created in system.



- This window will pop up after user has mouse over the 'Insurer Code' field, located at the 'Collateral Insurance Maintenance' panel, and press once on the 'Enter' key on the keyboard.
- The purpose of this window is to allow user to select the relevant agent insurer.

Collateral Document Expiry Monitoring Function - Introduction

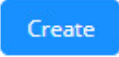
Collaterals that are pledged to the financial institution are usually been insured (e.g., upon insurance premium paid, new policy will be issued) and in some cases will be subject to certain tax (e.g., vehicle will be subjected to road tax and once paid, there will be a road tax sticker issued).

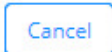
Seemingly, collaterals may have a list of related documents that is required to be obtained from the borrowers or customers or the chargors, from time to time, to ensure the legality and validity conditions of the respective collateral.

As such, this function will come in handy to allow user to monitor the validity of each document attached to a collateral, especially during the time of periodic credit review, and the time of credit application processing for additional credit facility.

Collateral Document Expiry Monitoring Function - Create Scenarios

Scenario 1: Create Collateral Document Record

Details	
Step 1	From the Tree Menu, search for the Collateral Document Expiry Monitoring function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Document Expiry Monitoring
Step 7	Click once on the  button at the Collateral Document Expiry Monitoring panel.
Step 8	System will display the Document Upload pop-up window.
Step 9	Proceed to input value into each relevant fields at the Document Upload pop-up window.

Details	
Step 10	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: To discard all changes made, click on the  button.

Collateral Document Expiry Monitoring Function - View Scenarios

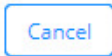
Scenario 1: View Details of Collateral Document

Details	
Step 1	From the Tree Menu, search for the Collateral Document Expiry Monitoring function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Document Expiry Monitoring
Step 7	Mouse over a collateral document record at the Collateral Document Expiry Monitoring panel and then click once on the  icon.
Step 8	System will display the Document Upload pop-up window.

Collateral Document Expiry Monitoring Function - Update Scenarios

Scenario 1: Update Collateral Document Record

Details	
Step 1	From the Tree Menu, search for the Collateral Document Expiry Monitoring function, and then click once on it.
Step 2	By default, system will open up the screen without any data.

Details	
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Document Expiry Monitoring
Step 7	Mouse over a collateral document record at the Collateral Document Expiry Monitoring panel, and then click once on the  icon.
Step 8	System will display the Document Upload pop-up window.
Step 9	Proceed to overwrite value into each relevant fields at the Document Upload pop-up window.
Step 10	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Collateral Document Expiry Monitoring Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral Search Criteria (Panel)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Collateral List (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral List (Pop-up Window)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral List (Pop-up Window)	
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Preferred Search Key	This refers to the user-defined search key for a collateral. For example, in a bank, it could be standard practice that all collaterals inputted in the system is to be traced to the related Customer ID. Therefore, during creation of the collateral, user will set up the value of the 'Preferred Search Key' = Customer ID for easy traceability.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral Document Expiry Monitoring (Panel)	
Document Type	This is the type of document to be uploaded, e.g., Word, Excel, PDF etc.

Collateral Document Expiry Monitoring (Panel)

Document Ref No	This is the document's reference number with reference to a particular collateral.
File Name	This is the name including path of a file, that user wishes to upload to a collateral.
Description	This is the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Expiry Date	This is the end of validity period of the document.

Document Upload (Pop-up Window)

Upload	This is the file to be uploaded or has been uploaded, as a supporting document in relation to the pledged collateral.
Document Type	This is the type of document to be uploaded, e.g., Word, Excel, PDF etc.
Document Ref No	This refers to the document's reference number with reference to a particular collateral.
Expiry Date	This refers to the end of validity period of the document (if applicable).
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Drop File Here	This is the area whereby user can drag a document file of a collateral item and drop it at this area for file upload purpose.

Collateral Enquiry Function - Introduction

This function provides information of the pledged collateral in more detail.

The details of the collateral are further populated in the following panels :-

- Collateral Info
- Collateral Enquiry

Collateral Enquiry Function - View Scenarios

Scenario 1: View Collateral Details

Details	
Step 1	From the Tree Menu, search for the Collateral Enquiry function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the Collateral Search Criteria panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Collateral List pop-up window, if there are more than one record found.
Step 5	Mouse over a collateral record at Collateral List pop-up window, and then click twice on it.
Step 6	System will retrieve and display all the relevant data at the following panels:- • Collateral Info • Collateral Enquiry

Collateral Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collateral Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral Search Criteria (Panel)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Collateral List (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Collateral List (Pop-up Window)	
Collateral Key	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral List (Pop-up Window)	
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • COLTYPJ - Jewelry • COLTYPM - Light Equipment • COLTYPN - Heavy Equipment • COLTYPO - Gadget • COLTYPL - Livestock • COLTYPU - Light Vehicle • COLTYPV - Personal Vehicle • COLTYPW - Heavy Vehicle • COLTYPP - Property
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Preferred Search Key	This refers to the user-defined search key for a collateral. For example, in a bank, it could be standard practice that all collaterals inputted in the system is to be traced to the related Customer ID. Therefore, during creation of the collateral, user will set up the value of the 'Preferred Search Key' = Customer ID for easy traceability.

Collateral Info (Panel)	
Collateral Key/Ref	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

Collateral Enquiry (Panel)
Main Info (Section)

Collateral Enquiry (Panel)	
Home Branch	This is the originating branch where the collateral is created. Note: The value of this field is defaulted to the logon user's branch.
Ccy	This refers to the currency that is applicable to the collateral's security value.
Security Value	This refers to the value that has been used to secure the selected credit facility account.
Total Exposure	This refers to the total exposure of the collateral that is being pledged as collateral.
Over Exposed Amount	This refers to the amount exceeding the collateral value.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Remarks	This is the comments or notes relating to the collateral.
Account Secured (Section)	
Account No	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Customer Name	This refers to the name of a customer in system that is related to the financing facility.
Product Line	This refers to the unique code of respective loan module.
Ccy	This refers to the currency that is applicable to the collateral's security value.
Current Limit	This refers to current limit of the financing facility.
Principal Balance	This refers to the total of principal outstanding amount (in account currency) of the selected credit facility account.
Secured Value	This refers to the value that has been used to secure the selected credit facility account.
Realisable Value	This refers to the market value if the asset has been disposed off.
Insurance (Section)	
Main (Sub-Section)	
Type	This refers to the type of insurance, e.g., fire insurance, property insurance or life insurance.
Insurer Code	This refers to the code associated to respective collateral insurer.

Collateral Enquiry (Panel)	
Cover Type	This refers to the type of insurance coverage, e.g., comprehensive or 3rd party, provided in an insurance policy.
Cover Note Expiry Date	This refers to the date after which an insurance cover note is no longer in effect.
Cover Note	This refers to the unique reference number of the cover note relating to an insurance policy. Cover note is an interim document which states the basic details of an insurance proposal that has yet to be approved and issued with a legal binding insurance policy.
Insured Amount	This refers to the collateral amount that has been insured.
Policy No	This refers to the unique reference number of an insurance policy.
Premium Amount	This refers to the amount charged per annum by an insurance company for providing insurance coverage as mentioned in an insurance policy.
Effective Date	This refers to the date on which an insurance policy starts to take effect.
Expiry Date	This refers to the date after which an insurance policy is no longer in effect.
Road Tax Expiry Date	A vehicle road tax is valid for one year and needs to be renewed yearly. The road tax expiry date refers to the date after which an insurance cover note is no longer in effect.
Insurance Paid By	This refers to the name of the person who has paid the insurance premium of an insurance policy.
Other (Sub-Section)	
Remarks	This refers to additional comments relating to an insurance.
Rent Insured %	This refers to the insured amount in percentage of the expected rental sum to be received in renting out a collateral which is of property type.
Rent Sum Assured	This refers to the insured amount of the expected rental sum to be received in renting out a collateral which is of property type.
Stamp Duty	This refers to the document tax imposed on an insurance policy.
Service Tax	This refers to the service tax imposed and paid for an insurance policy.
Cancellation Date	This refers to the date on which an insurance policy has been cancelled.
Refund Amount	This refers to the amount that has been refunded for an insurance policy when an insurance policy has been cancelled.

Collateral Enquiry (Panel)	
Valuation (Section)	
Ccy	This refers to the currency that is applicable to the collateral's security value.
Security Value	This refers to the value that has been used to secure the selected credit facility account.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Override Real Value/ ERV	This is the maximum value that can be adjusted later, at the 'Realisation Value' field during the collateral security value update.
Valuation Type	This refers to the type of valuation conducted on the collateral. The possible values that can be displayed are as follows:- • DK-Desktop • FM-Formal
Valuation Date	This refers to the date on which a valuation has been performed for a collateral.
Owner (Section)	
ID No	This is the identity number of the respective customer who possibly owns certain collateral items.
Customer Name	This is the name of the respective customer that is associated with a Customer ID.
Remarks	This is the comments or notes relating to the ownership of a collateral item.
Upload Doc (Section)	
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Create On	This refers to the date the respective file is being uploaded.
Create By	This refers to the person who uploaded the respective records.
Doc with Expiry Date (Section)	
Document Type	This refers to the type of document to be uploaded, e.g., Word, Excel, PDF etc.

Collateral Enquiry (Panel)	
Document Ref No	This refers to the document's reference number with reference to a particular collateral.
File Name	This refers to the name including path of a file which user wishes to upload as image to a collateral.
Description	This refers to the remarks or additional details for more informative purpose relating to a particular document to be attached to a particular collateral.
Expiry Date	This refers to the end of validity period of the document (if applicable).
Detach/Discharge (Section)	
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Customer Name	This refers to the name of a customer in system that is related to a particular collateral.
Status During Detach/Discharge	This is the status of the credit facility account, e.g., A - Active during the detach or discharge of the collateral.
Product	This is the code of the respective product contained in a credit facility and can be secured with a collateral.
Detach/Discharge Date	This refers to the date when the collateral is attached or discharged from the credit facility.
Perform By	This refers to the person who performed the attached or discharged of the collateral.
Reactivate History (Section)	
Remarks	This is the comments or notes relating to the reactivation of the collateral item.
Perform By	This refers to the person who performed the reactivation of the collateral.
Date & Time	This refers to the date and time when the reactivation was performed.

Process ROPA Function - Introduction

Real and Other Properties Acquired (ROPA) refers to properties that banks or financial institutions acquire as settlement for unpaid loans or overdue accounts from borrowers. These properties are obtained through foreclosure, dation in payment (the legal act of giving or conferring), or other means, with the intention of recovering their value primarily through sale.

Upon identifying the collateral items to be treated as ROPA, this function will come in handy to allow users to process it, as follows:-

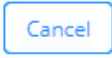
1. Request or book a collateral item as an ROPA item (via 'New Request' task card)
2. Review, propose and approve on ROPA items (via 'Pending Approval' task card)
3. Select ROPA items to repossess it, update related information and upload related documentation (via 'Pull Out' task card)
4. Proceed to update the repossession status of the ROPA item, in order for related outstanding amount to be reversed and related accounting entries to be raised upon the end-of-day (EOD) process (via 'Take Up' task card)

Once the collateral item of related credit facility accounts have been successfully processed as a ROPA item, all outstanding in the respective account will be settled, the status of these credit facilities account will be updated to 'C - Closed', while the status of the collateral will be updated as 'K - ROPA'.

Process ROPA Function - Create Scenarios

Scenario 1: Create ROPA Item Record

Details	
Step 1	From the Tree Menu, search for the Process ROPA function, and then click on it.
Step 2	By default, system will open up the screen displaying all the ROPA Process task cards, as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)
Step 3	Select and click once on the New Request task card.
Step 4	System will display 'Collateral Search Criteria' sub-panel. Proceed to input value into the 'Please Enter Search Value' column, and then either click once on the 'Collateral Key', 'Reference No.', 'Prefer Collateral ID', 'Account No.' or 'Customer Name. button.

Details	
Step 5	System will display the record in the 'Process ROPA'sub-panel when there is an exact match with the search criteria filters. Note: If there are several records that fulfill the criteria, proceed to the following steps: • System will retrieve and display all the relevant records at the Collateral List Modal Screen pop-up window, once the relevant system validations have been passed. • Mouse over a collateral record at sub-panel and then click twice on it. • System will retrieve and display all the relevant data at the Process ROPA sub-panel.
Step 6	Click once on the 'Enter Request ROPA' button located at Process ROPA sub-panel.
Step 7	System will display the ROPA Request Details pop-up window. Proceed to input value into 'ROPA Request Details' window.
Step 8	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: To discard all changes made, click once on the  button.

Process ROPA Function - View Scenarios

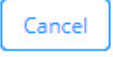
Scenario 1: View ROPA In Process Details

Details	
Step 1	From the Tree Menu, search for the Process ROPA function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the ROPA Process task cards, as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)

Details	
Step 3	Select and click once on the following task card for viewing : • Pending Approval • Pull Out • Take Up
Step 4	System will retrieve and display all the data on the respective panel.
Step 5	Proceed to view the details on each panel.

Process ROPA Function - Update Scenarios

Scenario 1: Update Approval for ROPA Item

Details	
Step 1	From the Tree Menu, search for the Process ROPA function, and then click on it.
Step 2	By default, system will open up the screen displaying all the ROPA Process task cards, as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)
Step 3	Click once on the Pending Approval task card. System will retrieve and display all the data on the sub-panel.
Step 4	Select a row of record and click once on the  icon. System will retrieve and display all the relevant data at the Pending Approval Detail pop-up window.
Step 5	Proceed to input value into each relevant field at this window. Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click once on the  button.

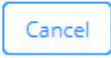
Scenario 2: Update Pull out ROPA item for information update and documents upload

Details	
Step 1	From the Tree Menu, search for the Process ROPA function, and then click once on it.

Details	
Step 2	By default, system will open up the screen displaying all the ROPA Process task cards, as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)
Step 3	Click once on the Pull Out task card. System will retrieve and display all the data on the sub-panel.
Step 4	Select a row of record and click once on the  icon. System will retrieve and display all the relevant data at the Pull Out Detail pop-up window.
Step 5	Proceed to input value into each relevant fields at this window. Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: • To discard all changes made, click once on the  button. • If necessary, click the 'Proceed with Take Up' button to move the record to the Take Up task.

Scenario 3: Update the Take up of the ROPA item

Details	
Step 1	From the Tree Menu, search for the Process ROPA function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the ROPA Process task cards, as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)
Step 3	Click once on the Take Up task card. System will retrieve and display all the data on the sub-panel.
Step 4	Select a row of record and click once on the  icon. System will retrieve and display all the relevant data at the Take Up Detail pop-up window.

Details	
Step 5	Proceed to input value into each relevant field at the 'Take Up Detail' pop-up window. Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click once on the  button.

Process ROPA Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Process ROPA (Panel)	
<Task Card> (Sub-Panel)	
This is the status task card related to ROPA process. The Task Cards that can be displayed, are as follows:- • New Request (<i>Request or book a collateral item as an ROPA item</i>) • Pending Approval (<i>Review, propose and approve on ROPA items</i>) • Pull Out (<i>Pull out ROPA items for repossession</i>) • Take Up (<i>Update Repossession status of ROPA item</i>)	
<New Request> Task Card	
<Collateral Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.

Process ROPA (Panel)	
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	Customer Name refers to the name of a customer in system that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collaterals List Modal Screen> (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for collateral records. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collaterals List Modal Screen> (Pop-up Window)

Customer Name	Customer Name refers to the name of a customer in system that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Collateral Key	This is the unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Collateral Type	This is the category of the collateral and the collateral value (in collateral currency). Some possible collateral types that can be displayed, are as follows:- • Accounts Receivables • Farm Equipment and Machineries • Gadget • Home Appliance • Heavy Equipment • Inventory/ Trust Receipts • Livestock • Motorcycle • REM • Sea Vessel • Vehicles
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Preferred Search Key	This refers to the preferred reference number maintained by user relating to a particular collateral.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Collateral Search Criteria> panel, when there are more than one record found.
- This window allows the user to select a relevant account record that has been found.

Process ROPA (Panel)	
<New Request> Task Card	
Collateral Key/Ref	This refers to representation of the following data: • Unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563 • System generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., M000378 • Status of the collateral, e.g , Active.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This refers to the system generated unique reference number of a credit facility account that is related to a particular collateral as well to the name of a customer in system that is related to that particular collateral
<New Request> Task Card(Sub-Panel)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Product	This is credit facility product code of the account associated with the Account No. above.
Non Starter	This is the indicator that no payment was made to the credit facility account since the 1st repayment date. The possible values are as follows : • N - No • Y - Yes
Principal Balance	This is the credit facility account's principal balance outstanding amount.

Process ROPA (Panel)	
Customer Name	This is the customer name of the main holder and joint account holder, that is related to a particular collateral. Note: For each individual account that comprises main and joint holders, the value that will be display includes, the main customer name, follows by each joint customer name. Example: Annie Wong/ Suzie Wong

ROPA Request Details (Pop-Up Window)	
Classification Code	This refers to the collateral classification in relation to its value in the market. The possible values that can be selected, are as follows:- • A - Good • B - Fair • C - Substandard • D - Deteriorating
Replace Collateral	This indicates that the collateral is being replaced by another collateral. The possible values that can be selected, are as follows:- • Y - Yes • N - No
Reason for Replacement	This refers to the description of the replacement, e.g., 01 - Owner has sold off. Note: The possible values that be selected for this field can be pre-maintained using the 'Common Codes' function under the 'ROPARPLRSN' codes category.
Condition of the Collateral	This refers to the brief description on the conditions of the collateral.
Current Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Remarks	This is the description/remark of the ROPA.



- This window will pop up, after user has clicked once on **Enter Request ROPA** button at the display of collateral details at <New Request>. Task Card (Subpanel)
- This window allows the user to update details of the selected collateral record for ROPA process.

<Pending Approval> Task Card (Panel)	
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Replacement	This indicates the collateral being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No
No.Of Account	This is the number of credit facility that has been linked or attached to the collateral.
Create By	This refers to the User ID who has created the related ROPA process request record.

Pending Approval Detail (Pop-Up Window)	
Status	This refers to the status of the ROPA process request. The possible radio button options that can be selected are as follows : • U - Approve • R - Reject
Decision Maker Remarks	This is the additional description of the decision made relating to the ROPA item in the ROPA process.

Pending Approval Detail (Pop-Up Window)	
Classification Code	This refers to the collateral classification in relation to its value in the market. The possible values that can be displayed, are as follows:- • A - Good • B - Fair • C - Substandard • D - Deteriorating
Replace Collateral	This indicates the collateral being replaced by another collateral. The possible radio button options that can be selected are as follows : • N - No • Y - Yes
Reason for Replacement	This indicates that the collateral is being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No
Condition of the Collateral	This refers to the brief description on the conditions of the collateral.
Current Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Remarks	This is the additional information relating to the ROPA process request.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Product	This is credit facility product code of the account associated with the Account No. above.

Pending Approval Detail (Pop-Up Window)

Non Starter	This is the indicator that no payment was made to the credit facility account since the 1st repayment date. The possible values are as follows : • N - No • Y - Yes
Principal Balance	This is the credit facility account's principal balance outstanding amount.
Customer Name	This is the customer name of the main holder and joint account holder, that is related to a particular collateral. Note: For each individual account that comprises main and joint holders, the value that will be display includes, the main customer name, follows by each joint customer name. Example: Annie Wong/ Suzie Wong



- This window will be displayed after user has clicked once on the  on a selected record of <Pending Approval> Task Card (Panel)
- The purpose of this window to allow the user to update the decision status of pending collateral for the ROPA process.

<Pull Out> Task Card (Panel)

Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Replacement	This indicates the collateral being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No

<Pull Out> Task Card (Panel)	
No.Of Account	This is the number of credit facility that has been linked or attached to the collateral.
Create By	This refers to the User ID who has created the related ROPA process request record.

Pull Out Detail (Pop-up Window)	
Pickup Order No	This is the order reference number relating to the collateral, that is to be repossessed.
Pull Out Remarks	This is the additional information relating to the collateral, that is to be repossessed.
File Upload	This is the area whereby user can drag an image file of a collateral item or a document, and drop it at this area for file upload purpose.
Status	This refers to the status of the pull out. The possible radio button options that can be selected,are as follows : • U - Approve • R - Reject
Decision Maker Remarks	This is the additional description of the decision made relating to the ROPA item in the ROPA process.
Classification Code	This refers to the collateral classification in relation to its value in the market. The possible values that can be displayed, are as follows:- • A - Good • B - Fair • C - Substandard • D - Deteriorating
Replace Collateral	This indicates the collateral being replaced by another collateral. The possible radio button options that can be selected are as follows : • N - No • Y - Yes

Pull Out Detail (Pop-up Window)	
Reason for Replacement	This indicates that the collateral is being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No
Condition of the Collateral	This refers to the brief description on the conditions of the collateral.
Current Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Remarks	This is the additional information relating to the ROPA process request.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Product	This is credit facility product code of the account associated with the Account No. above.
Non Starter	This is the indicator that no payment was made to the credit facility account since the 1st repayment date. The possible values are as follows : • N - No • Y - Yes
Principal Balance	This is the credit facility account's principal balance outstanding amount.
Customer Name	This is the customer name of the main holder and joint account holder, that is related to a particular collateral. Note: For each individual account that comprises main and joint holders, the value that will be display includes, the main customer name, follows by each joint customer name. Example: Annie Wong/ Suzie Wong



- This window will be displayed after user has clicked once on the  on a selected record of <Pull Out> Task Card (Panel)
- The purpose of this window to allow the user to update the decision status to repossess collateral for the ROPA process and upload the relevant documents.

<Take Up> Task Card(Panel)	
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Replacement	This indicates the collateral being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No
No.Of Account	This is the number of credit facility that has been linked or attached to the collateral.
Create By	This refers to the User ID who has created the related ROPA process request record.

Take Up Detail (Pop-up Window)	
Take Up Remarks	This is the additional information relating to the ROPA item to be taken up in the ROPA process.
Pickup Order No	This is the order reference number relating to the collateral, that is to be repossessed.
Pull Out Remarks	This is the additional information relating to the collateral, that is to be repossessed.
File Upload	This is the area whereby user can drag an image file of a collateral item or a document, and drop it at this area for file upload purpose.
Status	This refers to the status of the take out. The possible radio button options that can be selected are as follows : • U - Approve • R - Reject
Decision Maker Remarks	This is the additional description of the decision made relating to the ROPA item in the ROPA process.

Take Up Detail (Pop-up Window)	
Classification Code	This refers to the collateral classification in relation to its value in the market. The possible values that can be displayed, are as follows:- • A - Good • B - Fair • C - Substandard • D - Deteriorating
Replace Collateral	This indicates the collateral being replaced by another collateral. The possible radio button options that can be selected are as follows : • N - No • Y - Yes
Reason for Replacement	This indicates that the collateral is being replaced by another collateral. The possible values that can be displayed, are as follows:- • Y - Yes • N - No
Condition of the Collateral	This refers to the brief description on the conditions of the collateral.
Current Market Value	This is the worth of the collateral, which is usually mentioned as the open market value at the valuation report.
Remarks	This is the additional information relating to the ROPA process request.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.
Product	This is credit facility product code of the account associated with the Account No. above.

Take Up Detail (Pop-up Window)	
Non Starter	This is the indicator that no payment was made to the credit facility account since the 1st repayment date. The possible values are as follows : • N - No • Y - Yes
Principal Balance	This is the credit facility account's principal balance outstanding amount.
Customer Name	This is the customer name of the main holder and joint account holder, that is related to a particular collateral. Note: For each individual account that comprises main and joint holders, the value that will be display includes, the main customer name, follows by each joint customer name. Example: Annie Wong/ Suzie Wong



- This window will be displayed after user has clicked once on the  on a selected record of <Take Up> Task Card(Panel)
- The purpose of this window is to allow the user to update the decision status for proceeding with collateral repossession for the ROPA process.

Reinstate ROPA Function - Introduction

Real and Other Properties Acquired (ROPA) basically refers to properties acquired by the bank or financial institution as settlement for uncollected loans or past due accounts not paid upon its maturity by the respective borrower, through foreclosure or dation in payment and/ or for other reasons, whose carrying amount will be recovered principally through a sale transaction.

Once the collateral item of related credit facility accounts have been processed as a ROPA item, all outstanding in the respective account will be settled.

But due to certain reasons, this collateral item can be removed as a ROPA item by this function **Reinstate ROPA**. Thus, the status of the collateral will be updated as ' R - Reinstated from ROPA'.

Reinstate ROPA Function - View Scenarios

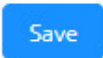
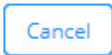
Scenario 1: View Reinstated ROPA Details

Details	
Step 1	From the Tree Menu, search for the Reinstate ROPA function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value into the 'Please Enter Search Value' column, and then either click once on the 'Collateral Key', 'Reference No.', 'Prefer Collateral ID', 'Account No.' or 'Customer Name. button.
Step 4	System will retrieve and display all the relevant data in the following panels when there is an exact match with the search criteria filters. • Collateral Info • Reinstate ROPA Note: If there are several records that fulfill the criteria, proceed with the following steps: • System will retrieve and display all the relevant records at the Collateral List Modal Screen pop-up window, once the relevant system validations have been passed. • Mouse over a collateral record at sub-panel and then click twice on it. • System will retrieve and display all the relevant data in the following panels: ◦ Collateral Info ◦ Reinstate ROPA

Details	
Step 5	Proceed to view the details on each panel. Note: To exit from the screen, click on the  button.

Reinstate ROPA Function - Update Scenarios

Scenario 1: Reinstate ROPA Item

Details	
Step 1	From the Tree Menu, search for the Reinstate ROPA function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value into the 'Please Enter Search Value' column, and then either click once on the 'Collateral Key', 'Reference No.', 'Prefer Collateral ID', 'Account No.' or 'Customer Name.' button.
Step 4	System will retrieve and display all the relevant data in the following panels when there is an exact match with the search criteria filters. • Collateral Info • Reinstate ROPA Note: If there are several records that fulfill the criteria, proceed with the following steps: • System will retrieve and display all the relevant records at the Collateral List Modal Screen pop-up window, once the relevant system validations have been passed. • Mouse over a collateral record at sub-panel and then click twice on it. • System will retrieve and display all the relevant data in the following panels: ◦ Collateral Info ◦ Reinstate ROPA
Step 5	Proceed to input value into 'Remarks at Reinstatement' field at the 'Reinstate ROPA' panel.
Step 6	Then, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Reinstate ROPA Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Reinstate ROPA (Panel)	
<Collateral Search Criteria>	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This refers to the system collateral type codes relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	Reference No. is a system generated unique reference number for identification purpose relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Prefer Collateral ID	Prefer Collateral ID is the preferred identity number relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

Reinstate ROPA (Panel)	
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	Customer Name refers to the name of a customer in system that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collateral List Modal Screen> (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Collateral Key or Reference No. or Prefer Collateral ID or Account No. or Customer Name, user can click the related criterion button, accordingly.
Collateral Key	This refers to the system collateral type codes relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	Reference No. is a system generated unique reference number for identification purpose relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

<Collateral List Modal Screen> (Pop-up Window)

Prefer Collateral ID	Prefer Collateral ID is the preferred identity number relating to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Customer Name	Customer Name refers to the name of a customer in system that is related to a particular collateral. This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Collateral Key	This refers to the system collateral type codes relating to a particular collateral.
Reference No.	This is the reference number for identification purpose relating to a particular collateral.
Account No.	This is the system generated unique reference number of a credit facility account that is related to a particular collateral.

<Collateral List Modal Screen> (Pop-up Window)

Collateral Type	This is the category of the collateral, that is applicable to user, and has been pre-mapped to system's collateral category. Some possible values that can be displayed, are as follows:- • FD Certificate • Land • Residential • Non-Residential • Inventory • Letter of Credit • Insurance Policy • Vehicle • Machinery • Debenture • Stock & Share • Contractual Rights • Bridging • Aircraft & Ship • Others
Customer Name	This is the name of a customer in the system that is related to a particular collateral.
Preferred Search Key	This is a multi-purpose column to be used by user to easily associate with the related collaterals, during data retrieval in system. For instance, a collateral can be set up to be searched by customer identification number. So user can input the relevant customer identification number in this field for all the collaterals related to the same customer.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Collateral Search Criteria> panel, when there are more than one record found.
- This window allows the user to select a relevant account record that has been found.

Reinstate ROPA (Panel)	
<Collateral Info>	
Collateral Key/Ref	This refers to representation of the following data: • Unique internal system generated reference number of a particular collateral, which disregards the collateral type, e.g., 563 • System generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., M000378 • Status of the collateral, e.g , Active.
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Secured	This refers to the system generated unique reference number of a credit facility account that is related to a particular collateral as well to the name of a customer in system that is related to that particular collateral
Reinstate ROPA (Sub-panel)	
Take-Up Date	This refers to the date of sale of the collateral item.
Take Up Amount	This refers to the amount of the sale of the collateral item.
Remarks On Reinstatement	This is additional remarks relating to the reinstatement of the collateral item.

Origination

Agreement Conditions Function - Introduction

When a financial institution offers credit facilities to its customers, very often there are preliminary formal agreements or documents to be signed by the customer(s) for acceptance of the facilities offered and to legalise the arrangement between the financier and the borrower(s).

In view of the above, this function will be useful to allow users to maintain the conditions (e.g., customer type, product, product line, with or without guarantor) to trigger the relevant document or agreement (e.g., letter of offer) to be generated in the required template.

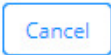
This function basically allows user to do the followings:-

- Select the relevant category of agreement to define the agreement code records that contains the related filter conditions to retrieve and generate the relevant document(s) mapped.
- Submit the record of agreement code that contains the set of document(s) filter conditions for retrieval and generation.
- Approve or send the respective submitted agreement code for rework.

The authorised user who can pick up the submitted agreement code for approval or rework will not include the user who has created and submitted the agreement code.

Agreement Conditions Function - Create Scenarios

Scenario 1: Create Agreement Code

Details	
Step 1	From the Tree Menu, search for the Agreement Conditions function, and then click once on it.
Step 2	By default, system will display the screen with existing agreement code records, if any.
Step 3	Click once on the  button.
Step 4	System will prompt a message seeking for confirmation whether to proceed with either an Existing Agreement or New Agreement. Click once on the 'New Agreement' button. Note: • For 'Existing Agreement', the 'Select An Agreement Code' pop-up window will be displayed. Mouse over a record, and then click once on it. • Click once on the  button, to discard all selection or changes made.

Details

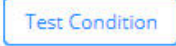
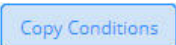
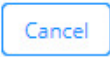
Step 5

Proceed to input relevant field values, as follows:-

- If at Step 4, the '**New Agreement Code**' button has been clicked once, proceed to do the following:-
 - Input relevant field values relating to the agreement type, code and description at the top part of 'Agreement Details' panel and then click once on the  button.
 - System will display details on the following sub-panels:-
 - Agreement List
 - Agreement Details
- If at Step 4, the '**Existing Agreement Code**' button has been clicked once, proceed to do the following:-
 - The details of the selected agreement code will be displayed at the 'Agreement Details' panel in the following sub-panels:
 - <Agreement Category> located at the top part of the panel
 - Agreement List
 - Agreement Details
- Mouse over the  button of a record at the 'Agreement List' sub-panel and then click once on it. Then input field values at the 'Agreement Details' pop-up window and then click once on the  button.
- Mouse over the  button of a record at the 'Agreement Details' sub-panel and then click once on it. Then input field values at the 'Configure Conditions' panel and then click once on the  button.

Details

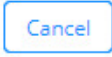
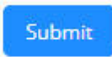
Note:

- At the 'Agreement Details' sub-panel:
 - Click once on the  button.
 - System will display the 'Configure Condition' panel containing the following sub-panels:-
 - Agreement Criterion
 - Configure Condition
 - Output Document
 - Proceed to input value into each relevant field at the 'Configure Condition' sub-panel and then click once on the 'And', and/ or 'Or' operator button for the required Structured Query Language (SQL) statements for data filtering purpose to be displayed at the 'Filters' column.
 - Upon satisfied on the input made at the 'Configure Condition' sub-panel, click once on the  button.
 - At the 'Configure Condition' sub-panel, click once on the  button under the 'Output Document' sub-panel, to maintain the required document's details for generation, via the 'Document Details' pop-up window.
 - Click once on the  button to input the relevant agreement documents' generation conditions to ensure they will provide the retrieve the relevant document(s).
 - Click once on the  button to select the relevant record of agreement document filter conditions created earlier to copy the same conditions for modification at the new record of agreement document conditions that user is creating.
- Click once on the  button, to discard all changes made.

Step 6

Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted.

Note:

- Click once on the  button, to discard all changes made.
- Click once on the  button, to submit the record of agreement document filter conditions for approval.

Agreement Conditions Function - View Scenarios

Scenario 1: View Details of an Agreement Code

Details	
Step 1	From the Tree Menu, search for the Agreement Conditions function, and then click once on it.
Step 2	By default, system will display the screen with existing agreement code records, if any.
Step 3	Mouse over a record of agreement code and click once on the  icon.
Step 4	The details of the selected agreement code will be displayed at the 'Agreement Details' panel in the following sub-panels: • <Agreement Category> located at the top part of the panel • Agreement List • Agreement Details
Step 5	Mouse over the  button of a record at the 'Agreement List' sub-panel and then click once on it, to view more details.
Step 6	Mouse over the  button of a record at the 'Agreement Details' sub-panel and then click once on it, to view more details.

Agreement Conditions Function - Update Scenarios

Scenario 1: Update Agreement Code that Has Not Been Submitted for Approval

Details	
Step 1	From the Tree Menu, search for the Agreement Conditions function, and then click once on it.
Step 2	By default, system will display the screen with existing agreement code records, if any .
Step 3	Mouse over a record of agreement code and click once on the  icon.
Step 4	The details of the selected agreement code will be displayed at the 'Agreement Details' panel in the following sub-panels: • <Agreement Category> located at the top part of the panel • Agreement List • Agreement Details

Details

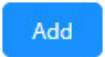
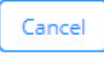
Step 5

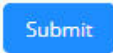
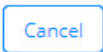
Mouse over the  button of a record at the 'Agreement List' sub-panel and then click once on it. Then, overwrite field values at the 'Agreement Details' pop-up window and then click once on the  button.

Step 6

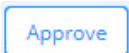
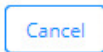
Mouse over the  button of a record at the 'Agreement Details' sub-panel and then click once on it. Then, overwrite field values at the 'Configure Conditions' panel and then click once on the  button.

Note:

- At the 'Agreement Details' panel:
 - Click once on the  button.
 - System will display the 'Configure Condition' panel containing the following sub-panels:-
 - Agreement Criterion
 - Configure Condition
 - Output Document
 - Proceed to input value into each relevant field at the 'Configure Condition' sub-panel and then click once on the 'And', and/ or 'Or' operator button for the required Structured Query Language (SQL) statements for data filtering purpose to be displayed at the 'Filters' column.
 - Upon satisfied on the input made at the 'Configure Condition' sub-panel, click once on the  button.
 - Click once on the  button to input the relevant agreement documents' generation conditions to ensure they will provide the retrieve the relevant document(s).
 - Click once on the  button to select the relevant record of agreement document filter conditions created earlier to copy the same conditions for modification at the new record of agreement document conditions that user is creating.
- Click once on the  button, to discard all changes made.

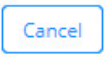
Details	
Step 7	Click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: - Click once on the  button, to send the agreement code for approval. - Click once on the  button, to discard all changes made.

Scenario 2: Approve an Agreement Code

Details	
Step 1	From the Tree Menu, search for the Agreement Conditions function, and then click once on it.
Step 2	By default, system will display the screen with existing agreement code records, if any.
Step 3	Mouse over a record of agreement code and click once on the  icon.
Step 4	The details of the selected agreement code will be displayed at the 'Agreement Details' panel in the following sub-panels: <Agreement Category> located at the top part of the panel - Agreement List - Agreement Details
Step 5	Mouse over the  button of a record at the 'Agreement List' sub-panel and then click once on it, to view more details.
Step 6	Mouse over the  button of a record at the 'Agreement Details' sub-panel and then click once on it, to view more details.
Step 7	Thereafter, click on the  button and system will update the status of the agreement code as 'Approved'. Note: Click once on the  button, to discard all changes made.

Scenario 3: Send an Agreement Code for Rework

Details	
Step 1	From the Tree Menu, search for the Agreement Conditions function, and then click once on it.

Details	
Step 2	By default, system will display the screen with existing agreement code records, if any.
Step 3	Mouse over a record of agreement code and click once on the  icon.
Step 4	The details of the selected agreement code will be displayed at the 'Agreement Details' panel in the following sub-panels: • <Agreement Category> located at the top part of the panel • Agreement List • Agreement Details
Step 5	Mouse over the  button of a record at the 'Agreement List' sub-panel and then click once on it, to view more details.
Step 6	Mouse over the  button of a record at the 'Agreement Details' sub-panel and then click once on it, to view more details.
Step 7	Thereafter, click on the  button and system will update the status of the rule code as 'P - Pending'. Note: Click once on the  button, to discard all changes made.

Agreement Conditions Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Agreement Conditions (Panel)	
<Agreement Code Search Criteria> (Sub-Panel)	
Agreement Code	This is the code associated with the respective set of agreement document(s) and related document's generation conditions, e.g., LOFDOC.
Description	This is the description of the code associated with the respective set of agreement document(s) and related document's generation condition(s), e.g., Letter Offer.
<Agreement Codes> (Sub-Panel)	
Agreement Code	This is the code associated with the respective set of agreement document generation conditions, e.g., LOFDOC.

Agreement Conditions (Panel)	
Description	This is the description of the code associated with the respective set of agreement document(s) and related document's generation condition(s), e.g., Letter Offer.
Agreement Type	This is the system's category of the agreement document, e.g., LOFDOC.
Last Approved Date	This is the date of the most recently updated and approved set an 'agreement code's conditions' record.
Pending Approval	This is an indicator that the 'agreement code's conditions' record is still pending for approval before it can be effective for use in system. Checked checkbox indicates that the 'agreement code's conditions' record indicates the record is pending approval.



- This panel will appear, upon the function screen opened.
- The purpose of this window is to allow user to do the followings:-
 - Search and view the list of agreement codes created.
 - To access the details of each selected agreement code.

Agreement Details (Panel)	
<Agreement Category> (Sub-Panel)	
Agreement Type	This is the system's category of the agreement document, e.g., LOFDOC.
Agreement Code	This is the code associated with the respective set of agreement document(s) and related document's generation conditions, e.g., LOFDOC.
Description	This is the description of the code associated with the respective set of agreement document(s) and related document's generation condition(s), e.g., Letter Offer.



- This window will appear, after user has clicked once on the  icon of an agreement code record at the '<Agreement Codes>' sub-panel.
- The purpose of this window is to allow user to view the brief details concerning the agreement category and code and description.

Agreement List (Panel)	
Effective Date	This is the date of which the 'agreement code's conditions' record is made applicable for use in the system.
Status	This is the status of the 'agreement code's conditions' record, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.

Agreement List (Panel)	
In Effect	This is to indicate that the approved status 'agreement code's conditions' record is presently being used in system.
Created On	This is the date the 'agreement code's conditions' record has been created in system.
Created By	This is the User ID of the user who has created the 'agreement code's conditions' record in system.



- This window will appear, after user has clicked once on the  icon of an agreement code record at the '<Agreement Codes>' sub-panel.
- The purpose of this window is to allow user to view the records of agreement documents' filtering conditions and generation

Agreement Details (Sub-Panel)	
Condition Description	This is the brief description of the condition to filter for the triggering of the generation of the agreement document, e.g., WITH GUARANTOR, WITHOUT GUARANTOR, and INDIVIDUAL CUSTOMER.
Priority	This is the priority level to differentiate which output to be chosen if more than one condition of an agreement is met, e.g., 1, 2 and 3.
Filter	This is the syntax of SQL 'WHERE' clause to define the business logic to apply to the respective agreement code filtering before triggering the generation.



- This sub-panel will appear together with the 'Agreement List' sub-panel after user has clicked once on the  button of a record at the 'Agreement List' sub-panel.
- The purpose of this panel is to allow user to view the list of conditions maintained for the filter in the generation of the related agreement documents.

Agreement Details (Pop-Up Window)	
In Effect	This is to indicate that the approved status 'agreement code's conditions' record is presently being used in system, e.g., Y - Yes or N - No.
Status	This is the status of the 'agreement code's conditions' record, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.
Effective Date	This is the date of which the 'agreement code's conditions' record is made applicable for use in the system.

Agreement Details (Pop-Up Window)	
Created On	This is the date the 'agreement code's conditions' record has been created in system.
Created By	This is the User ID of the user who has created the 'agreement code's conditions' record in system.
Updated On	This is the date the 'agreement code's conditions' record has been updated in system.
Updated By	This is the User ID of the user who has updated the 'agreement code's conditions' record in system.
Approved On	This is the date that the 'agreement code's conditions' record has been approved and made available for use in system.
Approve By	This is the User ID of the user who has approved the 'agreement code's conditions' record for use in system.



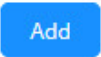
- This window will appear, after user has clicked once on the  icon of an agreement code record at the 'Agreement List' sub-panel
- The purpose of this window is to allow user to update certain main details of each selected agreement code at the 'Agreement List' sub-panel.

Configure Condition (Panel)	
Agreement Criterion (Sub-Panel)	
Attribute	This is the behaviour which can be used as the filter criteria for an agreement code's document to be generated.
Value Code	This is the respective possible code value of a selected agreement code's condition, such as Y - Yes and N - No.
Value Description	This is the brief description of the respective code that can be selected as a condition for the selected agreement.
Configure Condition (Sub-Panel)	
Condition Description	This is the brief description of the condition to filter for the triggering of the generation of the agreement document, e.g., WITH GUARANTOR, WITHOUT GUARANTOR, and INDIVIDUAL CUSTOMER.
Priority	This is the priority level to differentiate which output to be chosen if more than one condition of an agreement is met, e.g., 1, 2 and 3.
Attribute	This is the behaviour which can be used as the filter criteria for an agreement code's document to be generated.

Configure Condition (Panel)																					
Operator	This is the symbol or function representing the respective mathematical operation such as follows:- <table> <tr> <th>Symbol</th><th>Symbol Description</th></tr> <tr> <td><</td><td>less than</td></tr> <tr> <td>< =</td><td>less than or equal to</td></tr> <tr> <td><></td><td>not equal to</td></tr> <tr> <td>=</td><td>equal to</td></tr> <tr> <td>></td><td>greater than</td></tr> <tr> <td>>=</td><td>greater than or equal to</td></tr> <tr> <td>LIKE</td><td>something similar to</td></tr> <tr> <td>BETWEEN</td><td>between 2 conditions</td></tr> <tr> <td>IN</td><td>including the followings []</td></tr> </table> Note: Each agreement code's condition, or attribute has a list of pre-mapped possible categories of codes.	Symbol	Symbol Description	<	less than	< =	less than or equal to	<>	not equal to	=	equal to	>	greater than	>=	greater than or equal to	LIKE	something similar to	BETWEEN	between 2 conditions	IN	including the followings []
Symbol	Symbol Description																				
<	less than																				
< =	less than or equal to																				
<>	not equal to																				
=	equal to																				
>	greater than																				
>=	greater than or equal to																				
LIKE	something similar to																				
BETWEEN	between 2 conditions																				
IN	including the followings []																				
Value	This is the value of the respective selected condition or attribute for the agreement document to be generated, e.g., Y or N. Note: The value of this column is filtered by the selected agreement code's attribute.																				
And	This is the AND clause value to be added to into the 'Filter' field.																				
Or	This is the OR clause value to be added to into the 'Filter' field.																				
Filter	This is the syntax of SQL 'WHERE' clause to define the business logic to apply for the respective agreement code's document generation.																				
Output Document (Sub-Panel)																					
Document	This is the code and brief description of the type of document to be generated at the pre-mapped process point, e.g., LOF0001 - General Letter Offer, to be generated upon the respective credit application been approved.																				
Template Name	This is the brief description of the related pre-formatted document file for the creation of similar document's contents, e.g., LOSAMPLE.																				

Configure Condition (Panel)	
Order	This is the sequence order number of the generation and printing or several documents under the selected agreement code subjected to the pre-maintained conditions filters, above, e.g., 1, 2 and 3.



- This panel will appear, after user has done the followings:-
 - Click once on the  button, located at the 'Agreement Details' sub-panel.
 - Clicked once on the  button of a record at the 'Agreement Details' sub-panel.
- The purpose of this window is to allow user to do the followings:-
 - To input or update the relevant condition(s) to filter the related agreement document(s) generation for new agreement code.
 - To view the condition(s) that have been pre-maintained to filter the related agreement document(s) generation on 'approved' agreement codes.

Test Condition (Pop-Up Window)	
Attributes & Values (Panel)	
Application Status	This is the credit application status that applies to the related agreement document(s). The options, are as follows:- • N - New • P - Pending • E - Recommended • A - Approved • X - Accepted • DRP - Dropped • C - Cancelled • R - Rejected
Application Type	This is the type of the respective credit application, e.g., N - Normal.
Branch Code	This is the code and brief description of the respective branch of the bank or financing institution, of which credit facility is parked, that applies to the related agreement document(s).

Test Condition (Pop-Up Window)	
Customer Type	This is the category of the customer, e.g., I - Individual and N - Non-Individual that applies to the related agreement document(s).
Facility Status (F/S)	This is the status of the respective credit facility, F -Fresh.
Guarantor Flag (Y/N)	This is an indicator whether there is guarantor involved, e.g., Y - Yes, and N - No, that applies to the related agreement document(s).
Product	This is to indicate the code and description of the product that applies to the related agreement document(s).
Product Line	This is to indicate the category of product that applies to the related agreement document(s), e.g., PF - Personal Financing and PL - Personal Loan.
Results (Panel)	
Condition Description	This is the brief description of the condition to filter for the triggering of the generation of the agreement document, e.g., WITH GUARANTOR, WITHOUT GUARANTOR, and INDIVIDUAL CUSTOMER.
Priority	This is the priority level to differentiate which output to be chosen if more than one condition of an agreement is met, e.g., 1, 2 and 3.
Document	This is the code and brief description of the type of document to be generated at the pre-mapped process point, e.g., LOF0001 - General Letter Offer, to be generated upon the respective credit application been approved.
Template Name	This is the brief description of the related pre-formatted document file for the creation of similar document's contents, e.g., LOSAMPLE.
Order	This is the sequence order number of the generation and printing or several documents under the selected agreement code subjected to the pre-maintained conditions filters, above, e.g., 1, 2 and 3.



- This window will appear, after user has clicked once on the 'Test Condition' button located at the 'Agreement Details' sub-panel.
- The purpose of this window is to allow user to test to ensure that the respective condition defined to filter the related agreement document's generation is correct, by inputting the relevant condition(s) and check whether the pre-maintained agreement document(s) will be displayed at the 'Result' section.

Copy From (Pop-Up Window)	
Search	This is the keywords to be used to narrow down the list of existing agreement codes displayed in this window for selection.
Agreement Type	This is the system's category of the agreement document, e.g., LOFDOC.
Agreement Code	This is the code associated with the respective set of agreement document(s) and related document's generation conditions, e.g., LOFDOC.
Effective Date	This is the date of which the 'agreement code's conditions' record is made applicable for use in the system.
In Effect	This is to indicate that the approved status 'agreement code's conditions' record is presently being used in system.
Status	This is the status of the 'agreement code's conditions' record, e.g., N - New, P - Pending, A - Approved, D - Discarded and R - Rejected.



- This window will appear, after user has clicked once on the 'Copy From' button located at the 'Agreement Details' sub-panel.
- The purpose of this window is to allow user to copy the agreement filter conditions from other existing agreement codes created earlier.

Credit Scoring Scheme Maintenance Function - Introduction

This function basically allows user to define the following towards the creation of relevant credit scoring schemes for system to perform the required credit application assessment, or evaluation:-

- Credit scoring items (e.g., Customer Age (Years), Monthly Net Income and Occupation)
- Weight record of respective credit scoring item (e.g., 0 - 17 years old, the weight = 0, and 18 to 21 years old, the weight = 1)
- Guidelines of decision on each credit application under assessment or evaluation, based on the different range of possible total credit scores that can be achieved (e.g., 80.00 to 89.99 - Review, and 90.00 to 110.00 - Approve)

There are no fix rules in system to determine the scores range of each scoring item. Users need to determine themselves the best score, based on their bank's or financial institution's internal guidelines, country's central bank guidelines, best market practices and other research documents.

This function allows user to create and save a credit scoring scheme as 'draft'. Once the same scheme is ready, it can be submitted for approval. During approval, the maker will not be able to make any changes to the credit scoring scheme. However, during approval, both the maker and checker can send the credit scoring scheme for rework, of which the maker or checker can then make amendment of the scheme details.

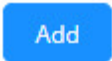
The credit scoring scheme created in this function can be tagged to the related credit scoring business rules at the 'Business Rules' function. However, only credit scoring scheme code that is active and has been approved (consider 'in effect') can be used for the credit scoring and total credit scores' computation in system.

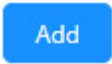
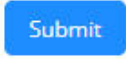
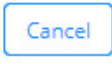
Nevertheless, only 'draft' credit scoring scheme can be deleted in this function.

Credit Scoring Scheme Maintenance Function - Create Scenarios

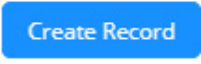
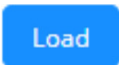
Scenario 1: Create Credit Scoring Scheme Using an Existing Scheme

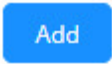
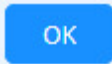
Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring schemes, if any.
Step 3	Click once on the  button.
Step 4	System will prompt a message for confirmation whether to proceed to create credit scoring scheme by modifying an existing scheme or create new scheme.

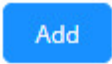
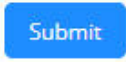
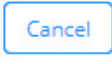
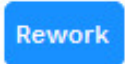
Details	
Step 5	Proceed to click once on the 'Existing Scheme' button, where system will display the 'Select a Scheme Code' pop-up window.
Step 6	Mouse over a relevant existing credit scoring scheme code at the 'Select a Scheme Code' pop-up window, and then double-click on it.
Step 7	System will open up at the 'Credit Scoring Scheme Details' panel with the existing main settings (including credit scoring items and weights and guideline on scored and decision of different effective dates). In addition, system also will display a 'Draft' status credit scoring scheme record at the 'Scoring Scheme' sub-panel.
Step 8	System will automatically select the credit scoring scheme in the 'Draft' status at the 'Scoring Scheme' sub-panel.
Step 9	Proceed to input related details at the 'Main' and 'Guideline' sections. Note: Click once on the 'Copy From' button, to select the relevant existing credit scoring scheme code, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).
Step 10	Proceed to input values at the 'Main' section, as follows:- • Click once on the  button, located at the 'Credit Scoring Scheme Scoring Item' sub-section. • Proceed to input values at the 'Scoring Item and Weight Details' pop-up window, as follows, and then click once on the  button. ◦ Mouse over a field and press on the 'Enter' key on the keyboard, and then mouse over a record at the list of values, displayed, and double-click to select it. ◦ Mouse over a field and then overwrite the existing value (if applicable). ◦ Click once on the  button, located at the 'Scoring Item and Weight Details' pop-up window, where system will display the 'Credit Scoring Item Weight' pop-up window. ◦ Proceed to input values at the 'Credit Scoring Item Weight' pop-up window, and then click once on the  button. ▪ Mouse over a field and then key in or overwrite the existing value (if applicable). ▪ Mouse over the  button, and then mouse over another value and click once on it.

Details	
Step 11	Proceed to input values at the 'Guideline' section, as follows:- - Click once on the  button, located at the 'Credit Scoring Scheme Guide' sub-section. - Proceed to input value into the relevant fields at the 'Credit Scoring Scheme Guide' pop-up window, as follows, and then click once on the  button:- - Mouse over the relevant field and key in the related value. - Mouse over a radio button option and then click once on it, to select.
Step 12	Lastly, click once on the  button to save all data inputted or updated. System will proceed to capture and save data inputted, or updated for the credit scoring scheme into the system database. Note: - Click once on the  button, to save and forward the credit scoring scheme for approval. - Click once on the  button, to discard all changes made.

Scenario 2: Create New Credit Scoring Scheme

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring schemes, if any.
Step 3	Click once on the  button.
Step 4	System will prompt a message for confirmation whether to proceed to create credit scoring scheme by modifying an existing scheme or create new scheme.
Step 5	Proceed to click once on the 'New Scheme' button, where system will open up at the 'Credit Scoring Scheme Details' panel.
Step 6	Proceed to input values at the Credit Scoring Scheme Details panel, as follows, and then click once on the  button:- - Mouse over the relevant field and key in the related value. - Mouse over a radio button option and then click once on it, to select.

Details	
Step 7	System will display a 'Draft' status credit scoring scheme record at the 'Scoring Scheme' sub-panel.
Step 8	System will display the related 'Main' and 'Guideline' sections without any data.
Step 9	Proceed to input values at the 'Main' section, as follows:- - Click once on the  button, located at the 'Credit Scoring Scheme Scoring Item' sub-section. - Proceed to input values at the 'Scoring Item and Weight Details' pop-up window, as follows, and then click once on the  button. - Mouse over a field and press on the 'Enter' key on the keyboard, and then mouse over a record at the list of values, displayed, and double-click to select it. - Mouse over a field and then overwrite the existing value (if applicable). - Click once on the  button, located at the 'Scoring Item and Weight Details' pop-up window, where system will display the 'Credit Scoring Item Weight' pop-up window. - Proceed to input values at the 'Credit Scoring Item Weight' pop-up window, and then click once on the  button. - Mouse over a field and then key in or overwrite the existing value (if applicable). - Mouse over the  button, and then mouse over another value and click once on it. Note: Alternatively, click once on the 'Copy Items' button earlier, to select the relevant existing credit scoring scheme code, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).

Details	
Step 10	Proceed to input values at the 'Guideline' section, as follows:- - Click once on the  button, located at the 'Credit Scoring Scheme Guide' sub-section. - Proceed to input value into the relevant fields at the 'Credit Scoring Scheme Guide' pop-up window, as follows, and then click once on the  button:- - Mouse over the relevant field and key in the related value. - Mouse over a radio button option and then click once on it, to select. Note: Alternatively, click once on the 'Copy Items' button earlier, to select the relevant existing credit scoring scheme code, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).
Step 11	Lastly, click once on the  button to save all data inputted or updated. System will proceed to capture and save data inputted, or updated for the credit scoring scheme into the system database. Note: - Click once on the  button, to save and forward the credit scoring scheme for approval. - Click once on the  button, to discard all changes made. - Click once on the  button, to return the selected credit scoring scheme to the initiation stage for rework or amendments.

Credit Scoring Scheme Maintenance Function - View Scenarios

Scenario 1: View Details of Credit Scoring Scheme

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring schemes, if any.
Step 3	Mouse over a credit scoring scheme record, and then click once on the  icon.

Details	
Step 4	System will display the details at the 'Credit Scoring Scheme Details' panel. Note: If there are more than once record of the same credit scoring scheme reflected at the 'Scoring Scheme' sub-panel, system will always auto select the latest effective date's scheme. Mouse over the relevant effective date's record for system to display the related data at the 'Main' and 'Guidelines' sections.

Credit Scoring Scheme Maintenance Function - Update Scenarios

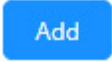
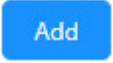
Scenario 1: Change Details of Credit Scoring Scheme in 'Draft' Status

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring schemes, if any.
Step 3	Mouse over a credit scoring scheme record, and then click once on the  icon.
Step 4	System will display the details at the 'Credit Scoring Scheme Details' panel. Note: If there are more than one record of the same credit scoring scheme reflected at the 'Scoring Scheme' sub-panel, system will always auto select the latest effective date's scheme. Mouse over the relevant effective date's record that is in the 'Draft' status, for system to display the related data at the 'Main' and 'Guidelines' sections.
Step 5	Proceed to input or update the value at the relevant fields or columns at the 'Credit Scoring Scheme Details' panel, as follows, and then click once on the  button:- • Mouse over a field and then overwrite the existing value (if applicable). • Mouse over a radio button option and then click once on it, to select. • Instead of manually adding details at the 'Main' and 'Guidelines' sub-section of the selected credit scoring scheme record that is in the 'Draft' status, click once on the 'Copy Items' button, to select the relevant existing credit scoring scheme code by mousing over the record and double-click on it, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).

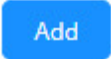
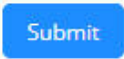
Details

Step 6

Proceed to input or update the value at the relevant fields or columns at the 'Main' section, as follows:-

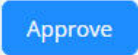
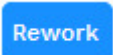
- Click once on the  button, located at the 'Credit Scoring Scheme Scoring Item' sub-section.
- Proceed to input values at the 'Scoring Item and Weight Details' pop-up window, as follows, and then click once on the  button.
 - Mouse over a field and press on the 'Enter' key on the keyboard, and then mouse over a record at the list of values, displayed, and double-click to select it.
 - Mouse over a field and then overwrite the existing value (if applicable).
 - Click once on the  button, located at the 'Scoring Item and Weight Details' pop-up window, where system will display the 'Credit Scoring Item Weight' pop-up window.
 - Proceed to input values at the 'Credit Scoring Item Weight' pop-up window, and then click once on the  button.
 - Mouse over a field and then key in or overwrite the existing value (if applicable).
 - Mouse over the  button, and then mouse over another value and click once on it.
 - Mouse over the  icon of a credit scoring weightage record, to remove it.
- Mouse over the  icon of a credit scoring item record, to remove it.

Note: Alternatively, click once on the 'Copy Items' button earlier at the '**Credit Scoring Scheme Details**' panel, to select the relevant existing credit scoring scheme code, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).

Details	
Step 7	Proceed to input or update the value at the relevant fields or columns at the 'Guidelines' section, as follows:- - Click once on the  button, located at the 'Credit Scoring Scheme Guide' sub-section. - Proceed to input value into the relevant fields at the 'Credit Scoring Scheme Guide' pop-up window, as follows, and then click once on the  button:- - Mouse over the relevant field and key in the related value. - Mouse over a radio button option and then click once on it, to select. - Mouse over the  icon of a credit scoring scheme' guideline record, to remove it. Note: Alternatively, click once on the 'Copy Items' button earlier at the 'Credit Scoring Scheme Details' panel, to select the relevant existing credit scoring scheme code, to copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme (if applicable).
Step 8	Lastly, click once on the  button to save all data inputted or updated. System will proceed to capture and save data inputted, or updated for the credit scoring scheme into the system database. Note: - Click once on the  button, to save and forward the credit scoring scheme for approval. - Click once on the  button, to discard all changes made.

Scenario 2: Perform Approval on Submitted Credit Scoring Scheme

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring schemes, if any.
Step 3	Mouse over a credit scoring scheme record, and then click once on the  icon.
Step 4	System will display the details at the ' Credit Scoring Scheme Details ' panel.
Step 5	Mouse over a credit scoring record that is pending for approval, to view the related details at the 'Main' and 'Guidelines' sub-sections, accordingly.

Details	
Step 6	Click once on the  button, to approve the selected credit scoring scheme. Note: Alternatively, click once on the  button, to return the selected credit scoring scheme to the initiation stage for rework or amendments.

Credit Scoring Scheme Maintenance Function - Delete Scenarios

Scenario 1: Delete Draft Credit Scoring Scheme

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Scheme Maintenance function, and then click once on it.
Step 2	By default, system will display the screen with existing credit scoring item list, if any.
Step 3	Mouse over credit scoring scheme record, and then click once on the  icon.
Step 4	System will prompt a delete confirmation message.
Step 5	Click on the  button to proceed with data deletion. Note: - Click on the  button, to cancel the deletion process. - If the selected credit scoring scheme is in used, system will prompt a message indicating that the scheme is still in used and does not allow the deletion to go through.

Credit Scoring Scheme Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Credit Scoring List (Panel)
<Credit Scoring List> (Sub-Panel)

Credit Scoring List (Panel)	
Credit Scoring Scheme	This is the scheme or plan code that can be used by system, to compute the total credit scores of the relevant assessed or evaluated party in the respective credit application for reference during credit application recommendation or approval.
Description	This is the brief definition of the value defined at 'Credit Scoring Scheme' field.
Evaluate On	This is the party to be involved in a credit application assessment, or evaluation process for the computation of total credit scores. Presently, the only available option is the 'M - Main Holder' option.
Last Approved Date	This is the most recent date that the respective credit scoring scheme has been approved.
Pending Approval	This is to indicate that the respective credit scoring scheme is pending for approval before it can be used for computation in system. Note: The check box in this column will be checked, once the  button has been clicked once for the respective credit scoring scheme.
Inactive	This is an indicator whether that particular scheme is inactive. Inactive credit scoring scheme cannot be used for computation, even though it has been tagged to the related credit scoring business rule.

Credit Scoring Scheme Details (Panel)	
Credit Scoring Scheme	This is the scheme or plan code that can be used by system, to compute the total credit scores of the relevant assessed or evaluated party in the respective credit application for reference during credit application recommendation or approval.
Description	This is the brief definition of the value defined at 'Credit Scoring Scheme' field.
Evaluate On	This is the party to be involved in a credit application assessment, or evaluation process for the computation of total credit scores. Presently, the only available option is the 'M - Main Holder' option.

Credit Scoring Scheme Details (Panel)	
Status	This is an indicator whether the credit scoring scheme is still valid to be used for the computation of total credit scores for the respective credit application. The available options, are as follows:- • Active • Inactive Only active status credit scoring scheme can be used for the computation of the total credit scores for the respective credit application.
Final Score Computation Method	This is the computation method used for calculating the total credit scores for the respective credit application. Presently, the only possible option is the 'Sum' method.
Copy Items	This is the button to be clicked once for system to display the 'Copy From' pop-up window for user to select the relevant existing credit scoring scheme code copy all the credit scoring items and weights, and related guidelines for modification and use in the new credit scoring scheme.
<Created On>	This is the date that the credit scoring scheme has been created.
<Created By>	This is the User ID of the user who has created the credit scoring scheme.
<Updated On>	This is the date that the credit scoring scheme has been updated.
<Updated By>	This is the User ID of the user who has updated the credit scoring scheme.
Scoring Scheme (Sub-Panel)	
Effective Date	This is the date of which a particular credit scoring scheme has been made available for use in the system.
Status	This is an indicator whether the credit scoring scheme has been approved (A - Approved), or is pending for approval (P - Pending).
In Effect	This is an indicator whether the scoring scheme has been approved and can be readily used for computation in system.
Created On	This is the date that the credit scoring scheme has been created.
Created By	This is the User ID of the user who has created the credit scoring scheme.

Credit Scoring Scheme Details (Panel)	
Credit Scoring Scheme Details (Pop-Up Window)	
Effective Date	This is the date of which a particular credit scoring scheme has been made available for use in the system.
Status	This is an indicator whether the credit scoring scheme has been approved (A - Approved), or is pending for approval (P - Pending).
In Effect	This is an indicator whether the scoring scheme has been approved and can be readily used for computation in system.
<Created On>	This is the date that the credit scoring scheme has been created.
<Created By>	This is the User ID of the user who has created the credit scoring scheme.
<Updated On>	This is the date that the credit scoring scheme has been updated.
<Updated By>	This is the User ID of the user who has updated the credit scoring scheme.
Main (Section)	
Credit Scoring Scheme Scoring Item (Sub-Section)	
Scoring Item	This is the code and description of the respective credit scoring items that is to be used to assess or evaluate the respective credit application for the computation of the relevant credit scores.
Mandatory	This is an indicator whether the respective credit scoring item is mandatory, of which the related assessment or evaluation questions relating to the credit application must be answered or completed for the total credit scores computation.
Scoring Item and Weight Details (Pop-Up Window)	
Scoring Item	This is the description of the respective credit scoring item that is to be used to assess or evaluate the relevant party in the respective credit application for the computation of the related credit item score, e.g., Customer Age (Years).
Weight Type	This is the weightage method to be applied to the respective credit scoring item's weight for related range of values, e.g., 'A - Absolute'.
Default Score	This is the credit score to associate with the respective credit scoring item, in the case if the assessed or evaluated value does not match any range of values, defined below.
Mandatory	This is an indicator whether the respective credit scoring item is mandatory, of which the related assessment or evaluation questions relating to the credit application must be answered or completed for the total credit scores computation.

Credit Scoring Scheme Details (Panel)	
From Value	This is the starting value of a range of assessed or evaluated values to derive for a score and weight of a credit scoring item.
To Value	This is the ending value of a range of assessed or evaluated values to derive for a score and weight of a credit scoring item.
Weight Type	This is the weightage method to be applied to the respective credit scoring item's weight for related range of values, e.g., 'A - Absolute'.
Weight	This is the assessed or evaluated weight or score, based on a related range of values on the respective credit scoring item.
Recommend For Reject	This is an indicator whether the respective weight and score of a range of assessed or evaluated values on a credit scoring item is to trigger the suggestion for rejection on the credit application under assessment or evaluation.
Credit Scoring Item Weight (Pop-Up Window)	
From Value	This is the starting value of a range of assessed or evaluated values to derive for a score and weight of a credit scoring item.
To Value	This is the ending value of a range of assessed or evaluated values to derive for a score and weight of a credit scoring item.
Weight Type	This is the weightage method to be applied to the respective credit scoring item's weight for related range of values, e.g., 'A - Absolute'.
Weight	This is the assessed or evaluated weight or score, based on a related range of values on the respective credit scoring item.
Recommend For Reject	This is an indicator whether the respective weight and score of a range of assessed or evaluated values on a credit scoring item is to trigger the suggestion for rejection on the credit application under assessment or evaluation.
Deviate Level	This is to indicate the level of difference from the expected range of assessed or evaluated values of a particular credit scoring item. The possible values that can be selected, are as follows:- • 0 - No Deviation • 1 - Fair Deviation • 2 - Minor Deviation • 3 - Major Deviation
Guideline (Section)	
Credit Scoring Scheme Guide (Sub-Section)	

Credit Scoring Scheme Details (Panel)	
From Value	This is the starting range of values of the total credit scores computed, on all the credit scoring item for the respective credit application.
To Value	This is the ending range of values of the total credit scores computed, on all the credit scoring item for the respective credit application.
Decision	This is the decision for a range of values of the total credit scores computed. The available options, are as follows:- • I - Incomplete • N - No Guideline • R - Review • X - Reject • A - Approve
Grade	This is the grade to be associated with a particular range of total credit scores' decision. Some example values, are as follows:- • A - A • A+ - A+ • B - B • B+ - B+ • C - C • C+ - C+ • D - D • D+ - D+ • X - X
Auto Reject	This is to indicate that a particular range of total credit scores computed, will trigger direct rejection of the credit application under assessed or evaluation. The available options, are as follows:- • Y - Yes (<i>Directly reject credit application</i>) • N - No (<i>Will not reject credit application</i>)

Credit Scoring Scheme Details (Panel)	
Credit Scoring Scheme Guide (Pop-Up Window)	
From Value	This is the starting range of values of the total credit scores computed, on all the credit scoring item for the respective credit application.
To Value	This is the ending range of values of the total credit scores computed, on all the credit scoring item for the respective credit application.
Decision	This is the decision for a range of values of the total credit scores computed. The available options, are as follows:- • I - Incomplete • N - No Guideline • R - Review • X - Reject • A - Approve
Grade	This is the grade to be associated with a particular range of total credit scores' decision. Some example values, are as follows:- • A - A • A+ - A+ • B - B • B+ - B+ • C - C • C+ - C+ • D - D • D+ - D+ • X - X

Credit Scoring Scheme Details (Panel)	
Auto Reject	This is to indicate that a particular range of total credit scores computed, will trigger direct rejection of the credit application under assessed or evaluation. The available options, are as follows:- • Y - Yes (<i>Directly reject credit application</i>) • N - No (<i>Will not reject credit application</i>)
<Created On>	This is the date that the credit scoring scheme's guide record has been created.
<Created By>	This is the User ID of the user who has created the credit scoring scheme's guide record.
<Updated On>	This is the date that the credit scoring scheme's guide record has been updated.
<Updated By>	This is the User ID of the user who has updated the credit scoring scheme's guide record.

CA Enquiry Function - Introduction

A bank, or financial institution can be receiving voluminous amount of credit applications to be processed daily. Therefore, it will be useful and helpful if credit applications can be easily traced out based on certain search criterion, depending on the preference of the respective user.

As such, this function will come in handy by allowing user to make query for details on credit applications, based on the following search criteria:-

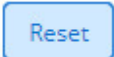
- CA No.
- Applicant Name
- ID No.
- Originating Branch
- Facility No.
- Application Type
- Appl. Receive Date
- Application Status
- Product
- Credit Officer User

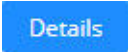
User can view the details of each application that of various application workflow stages in this function.

This function also allows user to add memo, and to make comments on the presently assigned workflow stage.

CA Enquiry Function - View Scenarios

Scenario 1: View Credit Application Details

Details	
Step 1	From the Tree Menu, search for the ' CA Enquiry ' function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value into each relevant search criterion field, located at the '<Search Criteria>' panel.
Step 4	Thereafter, click once on the  button. Note: Click once on the  button, to clear off all the data inputted as search criteria.
Step 5	System will retrieve records of credit applications and displayed accordingly at the '<CA Search Results>' sub-panel.

Details	
Step 6	Mouse over a record of a credit application and double-click on it.
Step 7	Information of the selected record of a credit application will be displayed at the 'CA Enquiry Summary' screen. Note: - Click once on the  button, to define a memo for the application. - Click once on the  button, to define a feedback or notation on the presently assigned workflow stage.
Step 8	Click once on the  button.
Step 9	System will display the 'CA Enquiry Details' screen, with more details of the credit application. Note: - Click once on the  button, to view the attached documents. - Click once on the  button, to view the computed debt service ratio of the application.

CA Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Search Criteria> (Panel)	
CA No.	This is the unique reference number of each credit application created in system. This is a search data input field.
Applicant Name	This is the full name of the main-holder of the respective credit application. This is a search data input field.
Originating Branch	This is the home branch where the credit application has been created. This is a search data input field.

<Search Criteria> (Panel)	
Application Status	This is the status of the respective credit application. This is a search data input field. The possible values that can be selected, are as follows:- • A - Approved • D - Declined • DRP - Dropped • E - Recommended • N - New • O - Recommend to Reject • P - Pending • R - Rejected • X - Accepted
<CA Search Results> (Sub-Panel)	
CA No.	This is the unique reference number of each credit application created in system.
Applicant Name	This is the full name of the main-holder of the respective credit application.
Originating Branch	This is the home branch where the credit application has been created.
Remarks	This is the comments, or notation inputted, or latest status retrieve by system on the respective credit application.
CA Enquiry Summary (Panel)	
<Application Highlights> (Sub-Panel)	
<Applicant Name><ID No.>	This is the full name of the applicant (main-holder), and the related customer identification number.
CA No.	This is the unique reference number of each credit application created in system.
<Application Status>	This is the status of the respective credit application. Note: The possible values that can be displayed are the same as mentioned at the 'Application Status' search criterion field, above.
Cr. Score	This is the credit score grading and credit scoring of the customer in the application, e.g., Grade: D, Score 969 .
Application	This indicates certain type of application, e.g., Normal.

CA Enquiry Summary (Panel)	
AA	This is the code of the approval authority that has performed approval and date on the credit application. Note: However, if the credit application has been automatically approved, the value that will be displayed in this field is 'AUTO_APPR'.
Contact	This is the designation name of an electronic mailbox that received and sent out messages, e.g., johnmh12@hotmail.com , or mobile telephone number for correspondence with the customer(s) in the credit application.
Address	This is the correspondence postal address of the credit application.
Others	This is the additional details concerning the credit application.
<Created by <User ID> through <Branch> on 'application creation date'>	This indicates the date the application was created by a user bearing a certain User ID from an origination's destination, e.g., Branch.
<Product Information> (Sub-Panel)	
Facility No.	This is the unique reference number generated by system for the respective credit facility in a credit application, upon the 1st time the credit has been saved with selected product and financing details.
Product	This is the name of the applied credit facility's product in the credit application.
Account No.	This is the unique reference number of the respective credit facility account created in system. Note: • Credit facility's account number is different from the facility number. • Each credit facility's account number will be generated upon acceptance of the approved credit facility in a credit application.,
Repayment Type	This is the repayment pattern of the respective credit facility. Repayment type of each credit facility can be pre-maintained at the 'Product Maintenance' function, e.g., 'T - Installment.
Principal	This is the applied credit facility amount, or credit facility's principal amount (in product currency) in the credit application.

CA Enquiry Summary (Panel)	
Rate	This is the interest, or profit rate applied to the respective credit facility.
Interest	This is the total amount (in product currency) of interest or profit charged throughout the credit facility tenure.
Installment	This is the repayment amount (in product currency) that is payable for the credit facility on each repayment period, e.g., monthly basis.
Final Payment	This is the final period's repayment amount (in product currency) that is payable for the credit facility.
#Guarantor	This is the total number of guarantor(s) for the respective credit facility, e.g., 2.
LO Expire On	This is the date on which a letter of offer for facility to customer will expire.
Guarantor(s) Attached (Sub-Panel)	
Guarantor Reference No.	This is the Customer ID of each guarantor.
Name	This is the name of the guarantor.
Relationship	This is the relationship between the guarantor and the applicant (main-holder).
Memo (Sub-Panel)	
Add Memo	Click once on this button to input memo contents, towards creating a memo via the 'Add Memo' pop-up window.
History	
<Memo Contents>	This is the historical record of memo that contains the following brief details:- • Message • Memo created date and time • Memo creator User ID
Finance Summary (Sub-Panel)	
Stage	This is the respective past credit processing workflow stage (including system's background stage) that has taken place, which has impacted on the financing terms in the credit application.
Name	This is the User ID of the officer in charge of the credit application at the respective credit processing workflow stage.
Rate	This is the financing rate charged on the related credit facility in the credit application.

CA Enquiry Summary (Panel)	
Applied Amount	This is the applied financing amount (in product currency) of a credit facility in the credit application.
Approved Amount	This is the approved financing amount (in product currency) of a credit facility in the credit application.
Applied/ Approved Tenure	This is the applied, or approved tenure of a credit facility in the credit application.
GEY	This is the 'Gross Effective Yield' (in percentage), applicable to the credit facility based on the facility amount, facility tenure, and the interest rate or profit rate charged. GEY does not take into account ancillary costs.
DSR	This is the Total Debt of the individual, or non-individual customer, against their income, or revenue; essentially refers to the customer's debt commitment to income, and the lower the ratio value is better, e.g., 30.00 is better than 60.00.
Installment	This is the computed repayment amount (in product currency) that is payable for each repayment period (e.g., MYR1,500.00 on monthly basis) for the credit facility in the application. Note: Alternatively, if multi-tier of interest or profit rates are applicable, click once on the 'More' hyperlink, displayed, to access the 'Facility Information' pop-up window to view the different periods' repayment amount.
Created On	This is the date and time that the respective record of financing repayment record with related risk indicators has been created or computed in system.
Activity (Sub-Panel)	
CA Activity (Section)	
Add Comments	Click once on this button to input feedbacks or notations by present workflow stage via the 'Add Comments' pop-up window.
Event Name	This is the respective workflow stage that the credit application has undergone.
Start Date	This is the commencement date of the respective workflow stage of a credit application.
End Date	This is the end date of the respective workflow stage of a credit application.
Duration	This is the total time taken for the respective workflow stage to complete.

CA Enquiry Summary (Panel)	
Remarks	This is the notation made during the respective workflow stage, e.g., Auto Drop by system after LO Expiry Date and AIP: Pass. Note: The value of this column can be auto created by system, or inputted by the assigned user of the respective workflow stage.
Assigned User	This is the User ID and staff name of the user who has been assigned to complete the required task during the respective workflow stage.
Status	This is the progress status the respective workflow stage. The possible options, are as follows: • P - Pending • C - Completed • D - Discarded
Decision	This is the resolution reached at the respective workflow stage. The possible options, are as follows: • E - Recommended • O - Recommend to Reject • A - Approved • X - Accepted • D - Decline



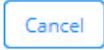
- Click once on the **Details** button, located at the bottom of this 'CA Enquiry', to view more details of the credit application via the 'CA Enquiry Details' screen.
- For the description of each field or column of the 'CA Enquiry Details' screen, please refers to the similar field and column defined at the 'Fields Description' page of the 'CA Workspace' function.
- At the 'CA Enquiry Details' screen, user can do the following:-
 - Click once on the **View Attachments** button, to view the attached documents.
 - Click once on the **View DSR** button, to view the computed debt service ratio of the application.
 - Click once on the **OK** button, to return to the 'CA Enquiry Summary' screen.

Add Memo (Pop-Up Window)

Memo

This is the intended message as a reference or note for the credit application.



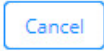
- The purpose of this window is to allow user to key in the contents of each new memo for the application.
- This window will be displayed once user has clicked once on the  button, located at the 'Memo' sub-panel.
- Click once on the  button, to save the new memo.
- Click once on the  button, to discard all data inputted or updated, or return to the previous main screen.

Add comments (Pop-Up Window)

Remarks

This is the feedbacks or notations of the presently assigned workflow stage of an application.



- The purpose of this window is to allow user to key in the contents of each new comment during the presently assigned workflow stage for the application.
- This window will be displayed once user has clicked once on the  button, located at the 'CA Activity' sub-panel.
- Click once on the  button, to save the new comment record.
- Click once on the  button, to discard all data inputted or updated, or return to the previous main screen.

Credit Scoring Enquiry Function - Introduction

Normally upon customer's submission of a credit application to a bank, or financial institution, credit officer will proceed to perform preliminary credit assessment or evaluation before submitting the same credit application for approval by the relevant approving authority.

However, during the transition period from the day a credit application has been submitted to a bank, or financial institution from the marketing team until the final credit approval process, there are chances that some credit scoring items' scores may have changed.

In view of the above reasons, this function will be useful for the 'authorised user' to view the summary and details of respective credit scoring evaluation done for each credit application.

Credit Scoring Enquiry Function - View Scenarios

Scenario 1: View Credit Scoring Details

Details	
Step 1	From the Tree Menu, search for the Credit Scoring Enquiry function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the search criteria field located at the 'Search Criteria' panel.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of credit applications and displayed accordingly at the 'Credit Application Search' pop-up window, if there are more than one record found.
Step 6	Mouse over a credit application record and double-click on it.
Step 7	Information of the selected credit application record will be displayed at the <Credit Application Information> panel, and the 'Credit Scoring Enquiry' panel. Note: Click once on the  button, to exit from the screen.

Credit Scoring Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for the credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name, or Account or Facility No., user can click once on the related criterion button, accordingly.
CA No.	This is the button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.
Customer Name	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Account/ Facility No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account numbers or facility numbers.



- This **Search Criteria** panel will pop up upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Credit Application Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name, or Account or Facility No., user can click once on the related criterion button, accordingly.
CA No.	This is the button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.

Credit Application Search (Pop-Up Window)	
Customer Name	This is the button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Account/ Facility No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing account numbers or facility numbers.
<Accounts Listing> (Panel)	
CA No.	This is the unique reference number of the respective credit application which is generated by system.
Customer Name	This is the customer name of the main holder of the related facility account, or the main applicant in the credit application.
Status	This is the latest status of the related credit application. The possible values that can be displayed, are as follows:- • E - Recommended • A - Approved • X - Accepted • C - Cancelled • D - Declined • L - Closed • R - Rejected • W - Withdrawn Note: Credit applications that are in 'Pending' status and have been rejected subsequently will not have any credit scoring data display in this function.
Account No.	This is the system generated unique reference number of the related credit facility account.



- This **Credit Application Search** window will pop up once user has clicked once, on either one of the available search criterion buttons located at the 'Search Criteria' panel, if there are more than one record found.
- The purpose of this **Accounts Listing** panel is for user to select a relevant account record found.

<Credit Application Information> (Panel)

CA No.	This is the unique reference number of a credit application which is generated by system.
<Applicant Name>	This is the customer name of the main applicant in the respective credit application.
Account No.	This is the system generated unique reference number of the related credit facility account.
CA Info.	This is the brief highlights of a credit application, and it is containing the status of a credit application, presently. The possible values that can be displayed, are as follows:- • E - Recommended • A - Approved • X - Accepted • C - Cancelled • D - Declined • L - Closed • R - Rejected • W - Withdrawn Note: Credit applications that are in 'Pending' status and have been rejected subsequently will not have any credit scoring data display in this function.



- This **Credit Application Information** panel will pop up once user has clicked twice on an account record at the 'Accounts Listing' panel.
- The purpose of this **Credit Application Information** panel is for user to view the details of the selected account record.

Credit Scoring Enquiry (Panel)

Summary (Section)

Credit Scoring Enquiry (Panel)	
Score/Grade	This is the total credit scores, and the related code of the scored credit scoring grade from the assessed or evaluated party on the selected credit application, e.g., 27/X.
Suggest To	This is the suggested decision to be made on the assessed and evaluated party on the selected credit application, e.g., Review, Approve, and Reject.
Details (Section)	
Credit Scoring Scheme	This is the scheme or plan code that has been used by system, to compute the total credit scores of the respective credit application for reference during credit application recommendation or approval.
Description	This is the brief definition of the value defined at 'Credit Scoring Scheme' field.
Evaluate On	This is the party to be involved in a credit application assessment, or evaluation process for the computation of total credit scores. Presently, the only available option is the 'M - Main Holder' option.
Holder Type	This is the relationship of the customer to the credit application, e.g., 'M - Main Holder'.
Name	This is the name of the related customer who has been assessed or evaluated in the selected credit application.
Total Score	This is the total credit scores of the respective evaluated party, computed based on the credit scoring items used, and the credit score gained from the respective credit scoring item, e.g., 27.00.
Grade	This is the code and description of the scored credit scoring grade from the assessed or evaluated party on the selected credit application, e.g., A - A.
Scoring Decision	This is the suggested decision resulted from a credit scoring check's scoring computation on the assessed or evaluated party on the selected credit application, e.g., R - Review.
<Credit Scoring Items> (Sub-Section)	
Score Item	This is the description of the respective credit scoring item that is being or has been used to assess or evaluate the relevant party in the respective credit application for the computation of the credit score, e.g., Customer Age (Years).
Value	This is the answer or feedbacks made on the credit scoring item in the credit application e.g., 70

Credit Scoring Enquiry (Panel)	
Score	This is the credit score value of the respective score item in the credit application, e.g., 0.
Deviate	This is to indicate that there are some rare differences in the respective credit scoring item's assessed or evaluated value from the expected value. The options, are as follows:- • Y - Yes (<i>Contain Deviation</i>) • N - No (<i>No Deviation</i>)
Reject	This is to indicate whether the respective credit scoring item's score of the assessed or evaluated party in the selected credit application has been suggested to be rejected.

CA Workspace Function - Introduction

In a bank, financial institution or organisation that offers financing solutions to the public, it is very crucial to have a system that contains all the necessary features for efficient credit processing.

This **CA Workspace** function allows the logon user to do these, during the credit application processing time:-

- To pick up credit applications assigned for further actions.
- To maintain details of credit application that comprises the following details:-
 - Applicant (for main-holder)
 - Product or credit facility
 - Guarantors
 - Required application supporting documents.
- To detect and reduce any duplicated records of customer or application, based on certain retrieved applications' summaries, e.g., existing customer, has existing application(s), has ongoing application(s), or previous application(s).
- To compute the expected repayment amount that is payable on each repayment period
- To perform the required customer verification events (e.g., Internal Blacklist Check) on each application.
- To work on, monitor and track the possible high volumes of credit applications assigned for processing.
- To have an overview of the number of application tasks that are pending for action(s) in various application workflow stages, including the list of applications grouped by the respective pending workflow stage's task card.
- To view each credit application's processing movement for easy follow-up and enquiry.
- To view credit facility details and its related terms and conditions.

All the possible task cards that can be displayed in this function, are as follows:-

- **New Application** (*To initiate new application and commence data input in this CA Workspace function*)
- **Next Assist** (*To pick up the assistance requested credit application*)?
- **Application Workflow Stage and Task Cards:-**
 1. **My Draft** (*First stage of each credit application, from New Application*)
 2. **Credit Check**
 3. **Credit Reco** (*This is an optional workflow stage, which is configurable*)
 4. **Credit Approval**
 5. **Customer Decision** (*Last stage of each credit application in the credit processing process*)

Through the 'New Application' task card, **user will be able to create 'fresh' application.**

The **purposes of the respective application processing workflow stages** are summarised, as follows:-

- **Draft** workflow stage (under the 'My Draft' task card):
 - Comprises applications that have been created by, or assigned to the logon user either for viewing or further data input relating to newly created application within this 'CA Workspace' function.
 - This stage involves inputting, or updating data, or uploading documents under the applications parked under the 'New Application' task card.
 - Each newly saved credit application will be parked at this stage, immediately. The credit application will stay at this stage as long as the credit application has not been submitted.
- **Credit Check** Workflow Stage or Task Card:
 - This stage allows user to perform the followings:-
 - Compute the applied credit facility's repayment amount at each repayment period.
 - Customer background verification's events, e.g., internal blacklist.
- **Credit Reco** Workflow Stage or Task Card:
 - This stage is optional and will only appear, provided the 'Credit Reco' credit processing workflow stage (is pre-maintained to be applicable at the 'Workflow Setup' function), for use at this 'CA Workspace' function.
 - This stage involves credit recommender(s) to do the followings:-
 - Review the data inputted in the application
 - Perform review based on:-
 - Credit scoring result and deviation outcome
 - Internal Blacklist finding outcome
 - Other information provided by the applicants (main-holder) or guarantor, to determine his eligibility to the credit facility applied.
 - During this stage, the credit recommender will need to also decide to do one of the followings:-
 - Recommend to Approve
 - Reject (including reason for the rejection)
- **Credit Approval** Workflow Stage or Task Card:
 - This stage involves the assigned credit approver(s), to do the followings:-
 - To perform final review on the application details
 - To preview and print out agreements (e.g., letter of offer)
 - To either approve, or reject the application, by considering the application details inputted, documents uploaded, and background findings on the applicant(s) and guarantor (s), especially on the financial background, and the computed repayment amount and Gross Effective Yield (GEY) and Net Effective Yield (NEY).
 - After each application has been approved, the signing of the related documents or

agreements (e.g., Letter of Offer) will be arranged. **However, the generation of the documents concerning offer of the approved credit facility or facilities will be dependent on the practice of the respective bank or financial institution.**

- **Cust. Decision** Workflow Stage or Task Card:

- This stage involves the user to update on the acceptance decision of the applicant's on the credit facility offered or granted by the financier.
- During the update on the acceptance decision, user can do these:-
 - Input any remarks concerning the acceptance of the facility contained in the credit application.
 - Confirm the acceptance of the applicant(s) by clicking on the 'Generate Account Number' button, to trigger credit facility's account number generation, and customer information file creation for customer details inputted directly in this 'CA Workspace' function.

The overview of the credit application processing workflow stages that are applicable in this 'CA Workspace' function, and described above, are summarised in the diagram, below.

Credit Application Workflow Stages

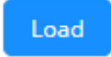
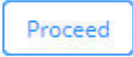


- **1. Draft Stage:**
 - Input Application Details
- **2. Credit Check Stage:**
 - Background check on customer; check on applicant (main-holder) and guarantor
- **3. CA Reco Stage (optional and configurable):**
 - Review application details
 - Recommend to Approve or Reject application
- **4. CA Approval Stage:**
 - Final Review
 - Decide to Approve or Reject application
- **5. Cust. Decision Stage:**
 - Accept or decline application based on Customer's decision.
 - Generate Account No.
 - Generate Letter of Offer

CA Workspace Function - Create Scenarios

Scenario 1: New Credit Application

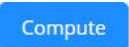
Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Click once on the New Application task card.
Step 4	System will display the 'New Application' pop-up window.

Details	
Step 5	Proceed to select the relevant application option, customer type, and other relevant field values, and then click once on the  button.
Step 6	System will display more related fields at the New Application pop-up window.
Step 7	Proceed to input value into each of the field displayed, and then click once on the  button. Note: • If an existing CIF record matches the applicant's, the system will display a Existing Customer Found pop-up window. • Click on the  button in the 'Is Found' field to activate the 'Confirm Dedupe' button and confirm the applicant's existing record.
Step 8	Thereafter, system will display the 'LOS-On-boarding' panel, containing the other related fields, at the following sections for data input, or reference, towards the creation of a new application:- • Main • Applicants • Facility • Guarantor • Memo • Document • Activity

Details

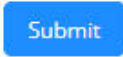
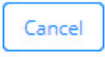
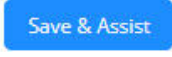
Step 9

Proceed to input value into each required field at all the above-mentioned sections, as follows:-

- Mouse over each text field, and key in the related field or column value.
- Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.
- Mouse over a radio button option of a field, and then click once on it, to select.
- Click once on the  button, for system to display a related window for data input of a certain new record, and to confirm to populate the data of the new record.
- Click once on the  icon of a record, to remove it.
- Click once on the  button, for system to compute the repayment details, based on the data inputted.
- Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
- Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.
- Click once on the  Click To Add Memo icon, for system to display the 'Memo' window for user to input a memo contents.
- Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded.
- Mouse over the 'Available' check box of each relevant document type field, and then click once on it, to indicate that the respective document is available, but pending readiness for upload.
- 
Click once on the [Delete](#) icon, for system to remove the attached file.
- Click once on the  button, for system to display a pop-up window to key in the comments for the present workflow stage.

Note:

- When creating a new guarantor, if the existing CIF record matches the guarantor's record, the system will show a **Existing Customer Found** pop-up window.
- Click on the  button in the 'Is Found' field to activate the 'Confirm Dedupe' button and confirm the guarantor's existing record.

Details	
Step 10	Once completed, click on the  button, to save the details of the application, and proceed to the next workflow stage. Note: - Click once on the  button, to save the application as draft. - Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. - Click once on the  button, to remove the 'draft' application record from the function. - Click once on the  button, to request another user to help work on some part on a new application. User can select another specific User ID for assistance or let another User from the same User group and level of the logon user to pick up the application.
Step 11	System will prompt a submission confirmation message. Click once on the  button, to proceed to the next stage.
Step 12	Thereafter, the details of the application will be saved, and the credit application number will be generated.

CA Workspace Function - View Scenarios

Scenario 1: View Existing Credit Application

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the relevant task card (other than the 'New Application', and the 'Next Assist' task card).
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then double-click. Note: Alternatively, user can mouse over a record, and then click once on the  icon.

Details	
Step 6	System will display the details of the selected credit application at the following sections, accordingly:- • Main <i>(No field value change will be allowed in this section, once the application has moved to either the 'Credit Reco', or 'Credit Approval' or 'Customer Decision' workflow stage)</i> • Applicant <i>(Information or the main-holder can be inputted in this section. User can still add or edit the employment (for individual applicant), and/ or income and expenses details after the 'Draft' stage but not at the 'Customer Decision' stage)</i> • Facility <i>(Certain data (e.g., Financing Amount) can be edited during the 'Draft', but the repayment details and DSR can be re-computed during the 'Credit Check', 'Credit Reco', and 'Credit Approval' workflow stages)</i> • Guarantor <i>(Guarantor can only be added or removed during 'Draft' workflow stage)</i> • Memo <i>(Memos can be added and deleted at any workflow stage)</i> • Document <i>(Documents will not be allowed to be uploaded, or removed during the 'Credit Reco', 'Credit Approval', and 'Customer Decision' stage)</i> • KYC <i>(Data checking and possible fields or records display will only be during the 'Credit Check' workflow stage)</i> • Activity <i>(Data will commence to be displayed upon the creation or 1st time saving the application as draft)</i> • Evaluation <i>_(Data checking and computation will commence from the 'Credit Checking' workflow stage.</i> • Dedupe <i>(Data checking and possible fields display will commence during the 'Draft' workflow stage, based on the matching Customer ID's customer information file (CIF) of the applicant (main-holder) and guarantor, against the existing CIF records in system)</i>

CA Workspace Function - Update Scenarios

Scenario 1: Update and Submit Application at the 'Draft' Stage

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.

Details	
Step 3	Proceed to click once on the 'My Draft' task card. Note: The credit applications parked at the 'My Draft' task card is originated from the newly created application from the 'New Application' task card in this 'CA Workspace' function.
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application (as mentioned in the 'View Scenarios' page).

Details

Step 7

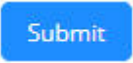
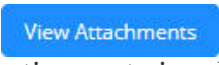
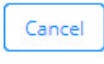
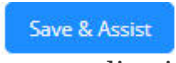
Proceed to input and overwrite value at all the relevant fields or columns in the function, accordingly.

Note:

- Mouse over each text field, and key in the related field or column value.
- Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.
- Mouse over a radio button option of a field, and then click once on it, to select.
- Click once on the  button, for system to display a related window for data input of a certain new record, and to confirm to populate the data of the new record.
- Click once on the  icon of a record, to remove it.
- Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
- Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.
- Click once on the  Click To Add Memo icon, for system to display the 'Memo' window for user to input a memo contents.
- Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded.
- Mouse over the 'Available' check box of each relevant document type field, and then click once on it, to indicate that the respective document is available, but pending readiness for upload.
- 
Click once on the [Delete](#) icon, for system to remove the attached file.
- Click once on the  button, for system to display a pop-up window to key in the comments for the present workflow stage.

Note:

- When creating a new guarantor, if the existing CIF record matches the guarantor's record, the system will show a **Existing Customer Found** pop-up window.
- Click on the  button in the 'Is Found' field to activate the 'Confirm Dedupe' button and confirm the guarantor's existing record.

Details	
Step 8	Once completed, click once on the  button. Note: - Click once on the  button, to display the documents uploaded earlier by the respective party involved in the credit application. - Click once on the  button, to save the application without submitting it to the next stage. - Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. - Click once on the  button, to remove the 'draft' application record from the function. - Click once on the  button, to request another user to help work on some part on a new application. User can select another specific User ID for assistance or let another User from the same User group and level of the logon user to pick up the application.
Step 9	System will prompt a submission confirmation message. Click once on the  button.
Step 10	The updated details of the application will be saved, and the application will move to the next stage.

Scenario 2: Update and Submit Application at the 'Credit Check' Stage

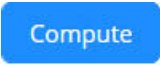
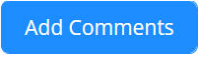
Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'Credit Check' task card.
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application.

Details

Step 7

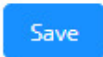
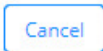
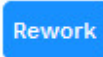
Proceed to **overwrite the relevant fields or columns** at the relevant sections, as follows (whichever applicable).

However, at the 'Facility' section, proceed to check the facility details and amend the relevant fields' or columns' value, and then click once on the 'Compute' button.

- Mouse over each text field, and key in the related field or column value.
- Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select.
- Mouse over a radio button option of a field, and then click once on it, to select.
- Click once on the  button, for system to display a related window for data input of a certain new record, and to confirm to populate the data of the new record.
- Click once on the  icon of a record, to remove it.
- Click once on the  button, for system to compute the repayment details, based on the data inputted.
- Click once on the  icon, for system to display a pop-up window containing more related details of a selected record.
- Click once on the  icon, for system to display the calendar window for user to select the relevant date value for a field or column.
- Click once on the  Click To Add Memo icon, for system to display the 'Memo' window for user to input a memo contents.
- Click once on the  button, for system to display the 'Open Directory to Search for File' panel, for user to select the relevant file for attachment to be uploaded.
- Mouse over the 'Available' check box of each relevant document type field, and then click once on it, to indicate that the respective document is available, but pending readiness for upload.
- 
Click once on the [Delete](#) icon, for system to remove the attached file.
- Click once on the  button, for system to display a pop-up window to key in the comments for the present workflow stage.

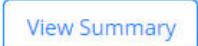
Step 8

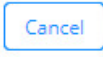
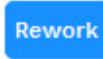
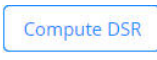
System will compute and display the repayment details at the bottom part of the 'Facility' section.

Details	
Step 9	Click once on the 'KYC' section name, and proceed to do the followings:- • Check on the checkbox of the 'Internal Blacklist' event record • Then click once on the 'Trigger Event Check' button
Step 10	System will trigger the search for any matching blacklisted customer records, by comparing the customer details inputted for the applicant (main-holder) and guarantor, against the financier's internal list of blacklisted customer in system.
Step 11	Upon completion of all the relevant KYC checks and that user has taken all other necessary actions on the KYC findings, click once on the  button. Note: • Click once on the  button, to view the attached documents. • Click once on the  button, to save the application without submitting it to the next stage. • Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. • Click once on the  button, to revert the application to the relevant previous workflow stage. • Click once on the  button, to cancel or reject the application at the present workflow stage.
Step 12	System will prompt a submission confirmation message. Click once on the  button.
Step 13	The updated details of the application will be saved, and the application will move to the next stage.

Scenario 3: Review and Recommend Application at the 'Credit Reco' Stage

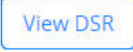
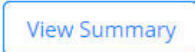
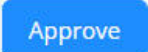
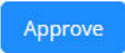
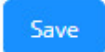
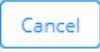
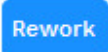
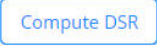
Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'Credit Reco' task card.

Details	
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application.
Step 7	Proceed to review all the inputted information, accordingly. Note: - Click once on the  button, to view the attached documents. - Click once on the  button, to view the computed debt service ratio of the application, based on the income and expenses of the applicant and guarantor(s) and, or the financing details. - Click once on the  button, to view the summary of the application.
Step 8	Select, or key in the relevant field or column values at the additional sections, displayed at this stage, and then click once on the  button.
Step 9	System will prompt a confirmation message for user to indicate to go to the 'Main' screen of the function. Click once on the  button, to indicate to remain at the present screen.
Step 10	Then, click once on the [Recommendation] button.
Step 11	System will display the 'Recommendation' pop-up window.

Details	
Step 12	Proceed to do the following at the 'Recommendation' pop-up window (whichever applicable):- • Select the relevant recommendation option, and reason code (if recommend to reject) and then input the related remarks (if applicable). • Click once on the  button. Note: • Click once on the  button, to save the application without submitting it to the next stage. • Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. • Click once on the  button, to revert the application to the relevant previous workflow stage. • Click once on the  button, to cancel or reject the application at the present workflow stage. • Click once on the  button, to trigger the recalculation of the debt service ratio of the application, following any changes on the income and expenses of the applicant and guarantor(s) and, or the financing details.
Step 13	The application will move to the next stage.

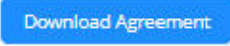
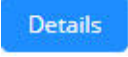
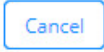
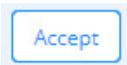
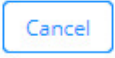
Scenario 4: Review and Approve Application at the 'Credit Approval' Stage

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'Credit Approval' task card.
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application.

Details	
Step 7	Go through the recommended application's details, accordingly. - Click once on the  button, to view the attached documents. - Click once on the  button, to view the computed debt service ratio of the application, based on the inputted income and expenses of the applicant and guarantor(s) and, or the financing details. - Click once on the  button, to preview the extracted agreements (e.g., Letter of Offer). - Click once on the  button, to view the summary of the application.
Step 8	Then, click once on the  button.
Step 9	System will display the 'Approval' pop-up window.
Step 10	Proceed to do the following at the 'Approval' pop-up window (whichever applicable):- - Overwrite or input value into the following fields:- - Approve Amount - Reason Code - Remarks - Approve Date - Facility Expiry Date - Lastly, click once on the  button. Note: - Click once on the  button, to save the application without submitting it to the next stage. - Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. - Click once on the  button, to revert the application to the relevant previous workflow stage. - Click once on the  button, to cancel or reject the application at the present workflow stage. - Click once on the  button, to trigger the recalculation of the debt service ratio of the application, following changes on the income and expenses of the applicant and guarantor(s) and, or the financing details.

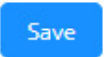
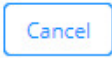
Details	
Step 11	The application will move to the next stage.

Scenario 5: Accept Application at the 'Customer Decision' Stage

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'Customer Decision' task card.
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the summary of the selected credit application. Note: - Click once on the  button to preview and download the related agreement for signing. - Click once on the  button to view the details of the application. - Click once on the  button, to discard all data inputted or updated, or return to the previous main screen. - Click once on the  button, to cancel or reject the application at the present workflow stage.
Step 7	Proceed to click once on the  button.
Step 8	System will display the 'Customer Decision' pop-up window.
Step 9	Proceed to input value into each mandatory field at the pop-up window, and then click once on the 'Generate Account Number' button. Note: Click on the  button to discard all data inputted or updated, or return to the previous main screen.

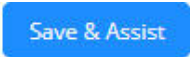
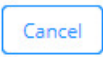
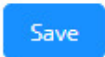
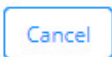
Details	
Step 10	The application status will be updated as accepted. Note: After this, the respective credit facility's account number will be generated.

Scenario 6: Request Assistance on Application

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the  button to request for the credit application to be assisted by another user.
Step 4	Mouse over each of the relevant credit application's check box, and then click once on it, to select. Note: Repeat this step for each relevant credit application.
Step 5	Thereafter, proceed to select value for the following fields:- • Assist Type (<i>either, 'Specific' or 'Pool' option</i>) • Reassign To (<i>Mandatory, provided Assist Type = 'Specific'</i>) • Remarks (<i>if required</i>) Note: For the 'Pool' assist type, the selected credit applications will be sent into a 'pool' to be picked up by random user.
Step 6	Click once on the  button. Note: Click on the  button, to exit from the 'Request Assist Screen' pop-up window, and return to the previous screen.

Scenario 7: Save a Draft and Request for Assistance

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'My Draft' task card.

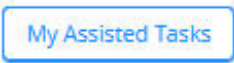
Details	
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application.
Step 7	Proceed to input and overwrite value at all the relevant fields or columns in the function, accordingly.
Step 8	Click once on the  button.
Step 9	System will prompt a 'Confirmation' message.
Step 10	Click once on the , the details of the application will be saved. Note: Click once on the  button, to discard all data inputted or updated
Step 11	System will display the 'Request Assist Screen' pop-up window. Note: The related application record displayed at the pop-up window will appear automatically selected, indicated by the checked checkbox.
Step 12	Thereafter, proceed to select value for the following fields:- • Assist Type (<i>either, 'Specific' or 'Pool' option</i>) • Reassign To (<i>Mandatory, provided Assist Type = 'Specific'</i>) • Remarks (<i>if required</i>) Note: For the 'Pool' assist type, the selected credit applications will be sent into a 'pool' to be picked up by random user.
Step 13	Click once on the  button. Note: Click on the  button, to exit from the 'Request Assist Screen' pop-up window, and return to the previous screen.

Scenario 8: Pick up Random Assistance Requested Application

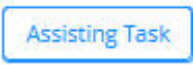
Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.

Details	
Step 3	Proceed to click once on the 'Next Assist' task card.
Step 4	System will display the details of the next available assistance requested credit application.
Step 5	Proceed to view, input and overwrite value at all the relevant fields or columns in the function, accordingly.

Scenario 9: Reclaim an Assistance Requested Application

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the  button, located at the bottom right-hand side of the function screen.
Step 4	System will display the 'My Assisted Task' panel screen.
Step 5	Mouse over the 'Reclaim' hyperlink of a relevant credit application, and then click once on it. Note: Repeat this step for each relevant credit application.

Scenario 10: Return Application to the Assistance Requestor

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the  button, located at the bottom right-hand side of the function screen.
Step 4	System will display the 'Assisting Task' panel screen.
Step 5	Mouse over the 'Return' hyperlink of a relevant credit application, and then click once on it. Note: Repeat this step for each relevant credit application.

CA Workspace Function - Delete Scenarios

Scenario 1: Delete Credit Application in Draft Stage

Details	
Step 1	From the Tree Menu, search for the CA Workspace function, and then click once on it.
Step 2	By default, system will display all the available related task cards on the screen.
Step 3	Proceed to click once on the 'My Draft' task card.
Step 4	System will display the list of credit applications parked under the selected task card. Note: The number appears on each card indicates the total number of credit applications under that particular workflow stage.
Step 5	Mouse over a relevant credit application record and then click once on it.
Step 6	System will display the details of the selected credit application.
Step 7	Proceed to click once on the  button.
Step 8	System will prompt a submission confirmation message. Click once on the  button.
Step 9	The application will no longer appear at this 'CA Workspace' function. However, the application record still existed in database, tagged with the 'DRP - Dropped' status. Note: Deleted draft application can still be viewed in system via the 'CA Enquiry' function.

CA Workspace Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

CA Workspace (Panel)
<Task Card> (Sub-Panel)

CA Workspace (Panel)

This is the status task card related to customer's credit application.

The **Task Cards** that can be displayed, are as follows:-

- New Application
- Application Workflow Stage Task Cards:-
 1. **My Draft**
 2. **Credit Check**
 3. **Credit Reco**
 4. **Credit Approval**
 5. **Customer Decision**

This <task card> sub-panel will be displayed upon the 'CA Workspace' function screen opened.

The available application workflow stage task cards that will be displayed, will be dependent on the assigned credit applications to the logon user and the applicable stages of the credit applications.

User can select by clicking once on a task card, for system to filter the list of credit applications that displayed at the <Credit Applications List> sub-panel

<Credit Applications Filters> (Sub-Panel)

The purpose of this sub-panel is to allow user to further filter the list of credit applications that will be displayed at the <Credit Applications List> sub-panel.

<Search: CA No./ Name/ ID No.>	This is the credit application number, or customer name or customer identity value to filter the credit applications that have been retrieved and displayed.
<Application Status>	This is the credit application status to filter the credit applications that have been retrieved and displayed.

<Credit Applications List> (Sub-Panel)

CA Workspace (Panel)	
CA No.	This is the unique reference number of the respective credit application which is generated by system. Note: • User can mouse over the value in this field and then press once on the 'Ctrl' key, and then press once on the 'C' key on keyboard to copy the credit application number in the column, for some reasons. • Click once on the hyperlink, to view the details of the credit application.
Apply Type	This is the category of the credit application, e.g., Normal, which includes personal loan.
Apply Date	This is the date and time that the credit application has been submitted by customer, with details inputted into the system.
Name	This is the main applicant's name.
ID No.	This is the identification number of the main applicant's name.
Status	This is the status of the respective credit application. The possible statuses can be displayed, are as follows:- • Draft • Pending • Recommended • Approved
Assigned To	This is the User ID of the user who has been assigned to work on a workflow state or an activity required in the credit application.
Additional Info	This is the additional information, comments or remarks regarding the relevant credit application. Note: Click once on the hyperlink, to view the details.
Assigned On	This is the date the credit application has been assigned to be further processed by another user.
Overdue	This is the total number of day(s) the assigned credit application has passed its expected due date.



- This panel will be displayed upon this 'CA Workspace' function screen opened.
- The purpose of this panel is to allow the logon user to view the respective list of applications under different credit application workflow stages that has been assigned to him for some actions.

New Application (Pop-Up Window)

<Main Application Details> (Panel)

- This window will pop up once user has clicked once on the 'New Application' task card.
- The purpose of this window is to allow user to input the basic credit facility details to retrieve the relevant fields or columns for data input for a new credit application.

Application Option	This indicates that the credit facility type that the applicant (customer) is applying. Presently, the default option is the 'Loans' option.
Customer Type	This is the type of customer of the applicant (main-holder) in the credit application. Presently, the default option is the 'Individual' option.
Application Type	This is the type of credit application processing involved. Presently, the only available option is the 'Full' option, which refers to full credit application process.
Module	This is the applicable unit in system. Presently, the default option is the 'LN - FINANCING' option.
Product Line	This is the products group name under a module. Presently, the default option is the 'PL - Personal Loan' option.
Product	This is the name of the product that the applicant is applying in the credit application, e.g., FAST CASH FINANCING
Ccy	This is the currency (e.g., MYR - Malaysian Ringgit) of the credit facility (also refers to product currency) that the applicant is applying.

The fields below this panel will only be displayed, after user has clicked once on the button.

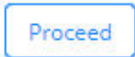
Load

New Application (Pop-Up Window)	
ID Type	This is the applicant's ID type, which is set to AUTOGENID - Auto Generated ID.
First Name	This refers to the given name or forename of the customer.
Middle Name	This refers personal name that is situated between the first name and the surname of the customer.
Last Name	This refers to surname or family name of the customer.
Date of Birth	This is the date the customer was born.

Existing Customer Found (Pop-Up Window)	
<Matching Customer Record>(Panel)	
Customer Name	This is the full name of the 'matching' existing individual customer, found.
Customer ID	This is the identification number of the 'matching' existing individual customer.
Source	This indicates where the 'matching' existing customer record was found in system, e.g., APP - Application; the application is created using this 'CA Workspace' function, at this Loans Origination System (LOS).
Is Found?	This indicates whether the existing customer record found matches with the details of the applicant (main-holder), inputted. Checked check box indicates, the customer record found to match with the applicant (main-holder) details (e.g., Customer ID and Customer Name). Uncheck checkbox indicates otherwise.
Customer Particulars (Panel)	
Personal Details (Sub-Panel)	
ID Type	This is the type of identification document used for the respective individual customer which has been set to AUTOGENID - Auto Generated ID.
Customer ID	This is the identification number of the individual customer.
Title	This is the honorific to address the individual customer, e.g., Mr, Mrs and Ms.
Customer Name	This is the full name of the individual customer.
Email Address	This is the individual customer's designation name of an electronic mailbox that received and sent out messages, e.g., johnmh12@hotmail.com .
Contact No.	This is the correspondence mobile phone number, or house number, or office number of the individual customer.

Existing Customer Found (Pop-Up Window)	
Mailing Address	This is the postal address for physical mail to be delivered.
Date of Birth	This is the date that the individual customer was born.
Marital Status	This is the customer's marriage status. The possible options, are as follows:- • M - Married • O - Others • S - Single • W - Widow
Gender/Sex	This is the sex of the individual customer. The available options, are as follows:- • F - Female • M - Male • Z - Not Specified
Home Tel No.	This is the individual customer's home fixed line contact number or mobile number.
Home Address	This is the postal address of the individual customer's home.

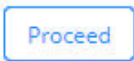


- This window will pop up after user has clicked once on the  button, located at the bottom of the 'New Application' pop-up window, provided there are matching existing customer record(s) found.
- The purpose of this window is to do the followings:-
 - To verify the matching customer records that can be found across the various module in the system.
 - To initiate for system to create new customer information file, by clicking once on the 'Create' button, if the applicant is not an existing customer.
 - To confirm, by clicking once on the 'Confirm Dedupe' button, that the applicant is an existing customer.

<Main CA Details> (Panel)	
CA No.	This is the unique reference number of the respective credit application created.
Application Date	This is the date that the credit application has been submitted by customer, with details inputted into the system.

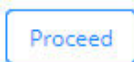
<Main CA Details> (Panel)	
Application Name	This is the name of the customer who is applying credit facilities in the credit application.
<Additional Info>	This is the additional information, comments or remarks regarding the relevant credit application, e.g., product code.



- This panel will appear after user do the followings for applications that have not been approved yet:-
 - Click once on the  button, after inputted all the required information at the 'New Application' pop-up window.
 - Click once on the  icon of application, after clicking on a task card.
- The purpose of this panel is to allow user to have a quick overview on the main details of the application.

Main (Section)	
Main (Sub-Section)	
Main (Panel)	
Application Description	This is the comments or additional brief details concerning the respective credit application, e.g., purpose of the credit application.
Officer in Charge 1	This is the Staff ID of the credit officer in charge of the credit application.
CA Received Date	This is the date on which a credit application has been received from the applicant.



- This section will be displayed, after user has clicked once on the  button, located at the 'New Application' pop-up window.
- The purpose of this panel is to allow user to input some common details for credit application that is being maintained.

Applicants (Section)	
Main Holder (Sub-Section)	
Customer Particulars (Sub-Section)	
Customer Details <Individual> (Panel)	
First Name	This refers to the given name or forename of the customer.
Middle Name	This refers personal name that is situated between the first name and the surname of the customer.
Last Name	This refers to surname or family name of the customer.

Applicants (Section)	
Alternative ID Type 1	This is the 1st 'other' type of identification of an applicant. Some possible values that can be selected are, as follows :- • Birth Certificate • Army ID
Alternative ID No. 1	This is the 1st 'other' type of identification number of an applicant.
Title	This is the honorific to address the applicant in the credit application. Some options, are as follows:- • Mr • Mrs • Ms
Alternative ID Type 2	This is the 2nd 'other' type of identification of an applicant. Some possible values that can be selected are, as follows :- • Birth Certificate • Army ID
Alternative ID No. 2	This is the 2nd 'other' type of identification number of an applicant.
Agree to TC & PDPA	This is to indicate whether the individual applicant has consented to the terms and conditions of the credit application and the recent Personal Data Protection Act. • Yes (<i>Consent</i>) • No (<i>Does Not Consent</i>)
Date of Birth	This is the date on which the applicant was born.

Applicants (Section)	
Gender	This indicates the sex of the applicant. The options, are as follows:- • F - Female • M - Male • Z - Not Specified
Age	This is the length of time (in years) that the applicant has lived, since born. Note: The value in this field is auto-calculated based on the value inputted at the 'Date of Birth' field.
Email Address	This is the designation of an electronic mail box to receive and sent out messages to others, e.g., jay@gmail.com, of the applicant.
Mobile No.	This is the mobile phone number that can be used to communicate with the applicant.
Marital Status	This indicates the state that the applicant is married, or not. The options, are as follows:- • S - Single • M - Married • W - Widow • O – Others
Foreigner	This indicates whether or not the applicant is a citizen of the country. The options, are as follows:- • Y - Yes • N - No

Applicants (Section)	
Race	This is the group of people identified with supposedly similar physical and genetic traits, e.g., CAU - CAUCASION, CHN - CHINESE, and MAL - MALAY, that the applicant belongs. Some examples, are as follows:- • MAL - MALAY • CHN - CHINESE • IND - INDIAN
Resident	This indicates whether the applicant is a resident of the country.
Education Level	This indicates the highest level of school that has been completed by the applicant, e.g., DG - Degree Holder.
Home Tel. No.	This is the residence contact number of the applicant.
Home Address (Panel)	
Address 1	This is the address line 1 of the applicant, e.g., No. 18, Jalan SS2/4.
Address 2	This is the address line 2 of the applicant, e.g., Taman Paramount.
Address 3	This is the address line 3 of the applicant.
Address 4	This is the address line 4 of the applicant.
Country	This is the country in which the address is located, e.g., Malaysia.
State	This is the state in which the address is located, e.g., Malaysia is a federation that comprises 13 states and 3 federal territories, and Selangor is one of the states.
City	This is the large town in which the address is located, e.g., Petaling Jaya.
Postcode	This is basically the series of letters or digits or both, sometimes including spaces or punctuation, included in a postal address for the purpose of sorting mail, e.g., 47301.
Premise Ownership	This indicates whether the applicant has ownership title to the business premise. The options, are as follows :- • Y - Yes (<i>Owner</i>) • N - No (<i>Not Owner</i>)

Applicants (Section)	
Mailing Address (Panel)	
Same as Above Address	This indicates whether the current address of the applicant is the same as inputted at the 'Home Address' panel. The options, are as follows :- • Y - Yes (<i>indicates no need to input details into this panel, as the present address is the same as the 'Home Address' panel, as above-mentioned, and all the other fields in this panel will be disabled</i>) • N - No (<i>indicates user will input different details into this panel</i>)
Address 1	This is the other address line 1 of the applicant, e.g., No. 123, Bangunan HLA.
Address 2	This is the other address line 2 of the applicant, e.g., Jalan Raja Chulan.
Address 3	This is the other address line 3 of the applicant.
Address 4	This is the address line 4 of the applicant.
Country	This is the country in which the address is located, e.g., Malaysia.
State	This is the state or federal territory in which the address is located, e.g., Malaysia is a federation that comprises 13 states and 3 federal territories, and Wilayah Persekutuan is one of the federal territories.
City	This is the large town in which the address is located, e.g., Petaling Jaya.
Postcode	This is basically the series of letters or digits or both, sometimes including spaces or punctuation, included in a postal address for the purpose of sorting mail, e.g., 50450.
Premise Ownership	This indicates whether the applicant has ownership title to the residence. The options, are as follows:- • Y - Yes (<i>Owner</i>) • N - No (<i>Not Owner</i>)
Employment (Sub-Section)	
Employment Details (Panel)	

Applicants (Section)	
Employment Date	This is the date the individual applicant (main-holder) was hired, to work by an employer.
Name of Company/Employer	This is the name of the organisation that is hiring staff.
Office Address	This is the work place address of the individual applicant (main-holder).
Income and Expenses (Sub-Section)	
<Income and Expenses> (Panel)	
Field	This is the respective category of income and related income item, or category of expenses and expenses item, as the applicant's sources of income, e.g., Bank Statement, Other Income or Debt Obligation.
Month 1	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 1st month of the present year by the respective source of income.
Month 2	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 2nd month of the present year by the respective source of income.
Month 3	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 3rd month of the present year by the respective source of income.
Month 4	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 4th month of the present year by the respective source of income.
Month 5	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 5th month of the present year by the respective source of income.
Month 6	This is the income amount (in base currency) received, or expenses amount (in base currency) charged, on the 6th month of the present year by the respective source of income.
Annual Amt	This is the applicant's total income or expenses amount (in base currency) in the present year.
Factor	This is the 'mark down buffer' fraction number that is used to multiply, to compute the income amount, or expenses amount, to determine the debt service ratio, e.g., 100 (the present default value). User can change it to other value, e.g., 80 or any suitable value.
Ex. Rate	This is the exchange rate to be used to derive the base currency equivalent income amount, in the case if the income received is in foreign currency.

Applicants (Section)	
Average	This is the applicant's monthly average income amount (in base currency) in the present year.
Recognized Amt	This is the computed monthly income amount, or expenses (in base currency) in the present year to be used for the credit application evaluation.

Facility (Section)	
Existing Exposure	This is the existing credit facilities amount (in base currency) of the applicant(s) and their related credit facilities amount (in base currency) in the financial institution.
New Exposure	This is the new credit facilities amount (in base currency) that are being applied in the credit application.
Total Exposure	This is the sum of all the credit facilities amount (in base currency) of the applicant(s) and the new credit facilities amount (in base currency) applied in the credit application; Total Exposure = Existing Exposure + New Exposure.
<Facility> (Sub-Panel)	
Product	This is the code and name of the credit facility's product (e.g., PF002 - FAST CASH FINANCING) applied in the application. Note: If the product name has a different name described at the 'External Production Description' field at the 'Product Maintenance' function, system will display this value in this column.
Facility No.	This is the unique reference number generated by system for the respective credit facility in a credit application, upon the 1st time the credit has been saved with selected product and financing details.
Ccy	This is the product currency (also known as facility currency).
Apply Amount	This is the applied facility amount (in product currency) in the credit application.
Tenure	This is the respective credit facility term (in months).
Approved Amount	This is the approved amount (in product currency) of a credit facility in the credit application.
Installment Amount	This is the computed repayment amount (in product currency) that is payable for each repayment period (e.g., monthly basis) for the credit facility in the application.

Facility (Section)	
Last Installment Amount	This is the computed repayment amount (in product currency) that is payable for on the final repayment period for the credit facility in the application.
Financing Details (Sub-Panel)	
Financing Amount	This is the requested credit facility amount (in product currency).
Tenure	This is the respective credit facility term (in months).
Loan Purpose	This is the purpose of the application of the credit facility.
Pricing Scheme	This is the code and name of the interest or profit rate charging conditions scheme to be applied to the credit facility.
View Pricing Info.	Click once on this button to view more details of the interest or profit rate charged via the 'View Pricing Info.' pop-up window.
Account Parameter	Click once on this button to view and overwrite certain account level parameters via the 'Account Parameter' pop-up window, during credit application processing. Some parameters, are as follows:- • Prepayment Penalty Scheme • Late Charges Penalty Scheme • Late Charges Scheme
Compute	Click once on this button to calculate the repayment amount and other related details, at the following sub-panels:- • Summary • Pricing Details
Summary (Sub-Panel)	
Note: System will display value in this panel, after user has inputted all the required facility details and clicked once on the 'Compute' button at the 'Facility' panel in this 'Facility' section.	
GEY	This is the Gross Effective Yield (GEY) or Gross Operating Income (GOI) (in percentage), of the credit facility based on the selected credit facility amount, facility tenure, and the interest rate, or profit rate charged, before deducting some running cost (e.g., handling fee).
Pricing Details (Sub-Panel)	

Facility (Section)	
Type	This is the type of pricing rate pattern applicable to the facility. The possible types options, are as follows:- • G - Grace • N - Normal • A - All Note: • Normally if a credit facility is estimated to have grace periods (whereby only interest is charged and installment repayment not started yet)) before the commencement of the facility installment repayment, the rate type of 'G' and 'N' will be used, e.g., during grace period, from period 1 to 6, the applicable interest or profit is 2% and during commenced installment period from period 1 to 36, interest or profit rate is 3%. • As for the rate type of 'A', it will normally be used for the case when the financing period is continuous regardless whether the facility is going through grace period or has commenced installment repayment, e.g., from period 1 to 6, the applicable interest or profit rate is 2% and from period 7 to 36, interest or profit rate is 3%. • The period type used or displayed in this sub-panel will be dependent on the setting made at the related pricing scheme.
From - To Period	This is the period range in a pricing rate tier, e.g., 1 to 36 months.
Rate Code	This is the code associated with an interest or profit rate applied on the credit facility. Note: The value of this column can be either the base interest rate code, or the fixed interest rate code.
Rate	This is the value of interest or profit rate associated with the value selected at the 'Rate Code' field.

Facility (Section)	
Margin Value	This is the margin rate value above or below the applicable base rate applied to the credit facility. For example 1: Marginal Rate Below Base Rate : 5.00000 Margin Rate : -1.0000 Total Interest or Profit Rate : $5.00000 + (-1.00000) = 4.00000$ For example 2: Marginal Rate Above Base Rate : 5.00000 Margin Rate : 1.0000 Total Interest or Profit Rate : $5.00000 + (1.00000) = 6.00000$
Final Rate	This is the total interest rate taking into consideration the value from the 'Rate' column and 'Margin Value/ Spread' column. <i>Formula: Requested Rate = Base Rate + Margin Rate</i>
Installment	This is the computed repayment amount (in product currency) that is payable in each repayment period (e.g., monthly basis) for the credit facility in the application. Note: Presently the currency of all the financier's products is the same as the base currency.
Last Installment	This is the final repayment period's repayment amount (in product currency) that is payable for the credit facility in the application. Note: Presently the currency of all the financier's products is the same as the base currency.
Total Interest	This is the total amount of interest or profit charged (in product currency) throughout the credit facility tenure. Note: Presently the currency of all the financier's products is the same as the base currency.

Collateral (Section)	
Collateral Type	This is the category of a collateral of which user is creating or created, e.g., Precious Metal or Other Livestock.
Ccy	This is the currency that is applicable to the collateral's security value, e.g., PHP or USD.
Collateral Value	This is the collateral value that is to be used in securing credit facilities of a credit application, e.g., Precious Metal or Other Livestock.

Collateral (Section)	
Facility Link	This is the hyperlink to be clicked once in order for system to trigger the Attach Product window to pop up.
Reference No.	This is the unique reference number of an existing credit application which is generated by system.
Description	This is the remarks or additional details for more informative purpose relating to a collateral.
Preferred Collateral ID	This is the unique identification number of a collateral in system.
Ccy	This is the account or product or facility currency, e.g., PHP or USD.
Collateral Value	This is the collateral value that is to be used in securing credit facilities of a credit application, e.g., Precious Metal or Other Livestock.
<Additional Details> (Panel)	
This section will display different fields and columns according to the selected collateral type. The fields and columns listed and described in this section are only some samples. The actual available fields and collateral types will be made available in system during system implementation stage.	
<Jewelry Details> (Sub-Panel)	
Make/ Brand	This is the brand of the precious metal or jewelry or stones, e.g., Cartier.
Model/ Series	This is the specific model of a particular brand, e.g., Cartier Destinee Earrings.
Serial No.	This is the serial number used to identify the manufacturer, e.g., serial number stamped on the precious metal or certificate.
Color	This is the colour of the precious metal or jewelry or stones that is to be financed or being financed in this application.
Condition	This indicates the overall appearance of the precious metal or jewelry or stones that is to be financed or being financed in this credit application.
Purchase Date	This is the date on the sales invoice or product activation certificate issued by the seller.
Purchase Location	This is the the location where an item was purchased, e.g., Cartier Pavilion.
<Additional Details> (Panel)	
<Lifestock Details > (Sub-Panel)	
(Collateral Type : Livestock)	

Collateral (Section)	
Breed	This refers to a particular type of livestock, example dog : German Shepherd, Bulldog, Labrador Retriever.
Age	This refers to the age of the livestock.
Health Condition	This refers to the health condition of the livestock.
Country	This refers to the country where the livestock is raised.
<Additional Details> (Panel)	
<Equipment Details > (Sub-Panel)	
Make/ Brand	This is the brand of the equipment, e.g., John Deere.
Model/ Series	This is the specific model of a particular brand, e.g., Compact Excavator.
Serial No.	This is the serial number used to identify the manufacturer, e.g., serial number stamped on the equipment or certificate.
Color	This is the colour of the equipment that is to be financed or being financed in this application.
Condition	This indicates the overall appearance of the equipment that is to be financed in this credit application.
(Collateral Type : Property)	
Location Details (Sub-Section)	
Lot/Unit No	This is a unique reference number that has been assigned to a piece of property.
Address	This is the postal address of a piece of property.
Country	This is the code associated with the country where a piece of property is located. Note: Country code can be maintained using the Country & State Maintenance function.
Land Type	This refers to the usage of the land. The possible values that can be displayed are as follows:- • A - Agricultural • C - Commercial • R - Residential • O - Others • M - Mixed
Property Details (Sub-Section)	

Collateral (Section)	
Property Developer Name	This is the name of the developer that has built the piece of property, e.g.,Eco World Development Group Bhd.
Property Purchase Price	This is the price that the piece of property was purchased.
Property Market Value	This is the estimated worth of a piece of property (in relation to surrounding properties of similar specs, requisite to a fair sale) to be exchanged between the buyer and seller.
Property Status	This is the status of the property status. The possible values that can be selected, are as follows:- • 1 - Under Construction • 2 - Completed • 3 - Vacant Land • 4 - Not Applicable
Land Area	This is essentially the land size of the piece of property which maybe containing, only a piece of land or building with land.
Built Up Area For Property	This is the total area measured on the outer line of the property, including balcony, terrace and more. In other words, it also means the usable (or carpet area) of the property plus the area occupied by the walls and columns of the property.
Built Date	This is the date that a piece of property was developed and ready for occupancy.
Registered Owner	This is the presently registered owner of the piece of property.
Remarks	This refers to the additional comments relating to the property.

Guarantor (Section)	
<Guarantor Detail> (Panel)	
Customer Name	This is the name of a guarantor.
Relationship	This is to indicate how the guarantor is related to the applicant of the application, e.g., 10 - RELATIVE.
Remarks	This is the additional comments for more informative purpose relating to a particular guarantor in the application.
Customer Particulars (Sub-Section)	
Please refers to the similar sub-sections under the 'Applicants' section.	
Employment (Sub-Section)	
Please refers to the similar sub-sections under the 'Applicants' section.	

Guarantor (Section)

Income and Expenses (Sub-Section)

Please refers to the similar sub-sections under the 'Applicants' section.

Memo (Section)

Click To Add Memo

Click once on the related  icon, to input memo contents, towards creating a memo.

History

This is the respective memo message created by the respective user on different dates and related time.

Document (Section)

<Document Category> (Panel)

Category

This is the party available in the credit application that can be uploaded with the required documents for credit processing.

The options that can be displayed, are as follows :-

- Main Holder
- Guarantor

Name

This is the name of the applicant, or party.

Upload (Sub-Panel)

- This panel allows user to do the followings:-
 - To upload required documents for credit processing purpose.
 - To view the uploaded documents.
- Click once on the  button, located at the respective field in this panel to upload the related document file.
- Click once on the 'uploaded file' icon of uploaded document, to view the respective related file.

<For 'Individual' Main Holder/ Guarantor Category>

Identity Card/ Passport (Max 10 Files)

This is the identity document of the main holder.

Payslip (Max 10 Files)

This is the salary slip.

EPF Statement (Max 10 Files)

This is income earning evidence, e.g., the Employment Provident Fund (EPF) statement.

Bank Statement (Max 10 Files)

This is the deposit account (e.g., savings or current account) statement, or credit facility (e.g., Housing Loans, Hire-Purchase) statement.

KYC (Section)	
<Customer Verification Events> (Panel)	
User needs to mouse over and click once on a record in this panel, to view the related event's details at the related sub-panel below.	
<Selection Checkbox>	Checked on the respective record's checkbox, to select the record.
Event	These are the customer verification activities, e.g., Internal Blacklist.
Negative Flag	This is to indicate when there are matching records in some events. The options, are as follows :- • Y - Yes (<i>Found matching records</i>) • N - No (<i>No matching records</i>)
Status	This is the current status of the event. The options, are as follows :- • WP - Work in Progress • F - Fail • C - Complete
Created Date	This is the date that the respective customer verification activity was generated in system.
Decision	This is the inputted decision concerning the respective customer verification's findings.
Decision Date	This is the date when the decision was made on the respective customer verification's findings.
Decision By	This is the User ID of the user who has made the decision on the respective customer verification's findings.
Remarks	This is the remarks or additional details for more informative purpose relating to the respective customer verification's findings, or for user to click once on the 'Trigger Event Checking' button, towards executing the customer verification's event.
Internal Blacklist (Sub-Panel)	
User needs to mouse over the 'Internal Blacklist' event record at the <Customer Verification Events> panel, above, to view the details in this sub-panel.	

KYC (Section)	
ID No.	This is the identification number of the suspicious customer, e.g., MYKAD number for individual customer.
Full Name	This is the complete name of a suspicious customer.
Relation	This is the relationship of the suspicious customer with regards to the credit application. Some options, are as follows :- • M - Main Holder • G - Guarantor
Date of Birth	This is the date of birth of the suspicious individual customer.
Status	This is the present progress status of the 'Internal Blacklist' verification task or action. The options, are as follows :- • WP - Work in Progress • F - Fail • C - Complete
Hit/ Found	This is an indication whether the searched information found matches with the suspicious customer's information. The options, are as follows :- • Y - Yes (<i>Got Matched Information</i>) • N - No (<i>No Matched Information</i>)
Created Date	This is the date and time the suspicious customer's 'Internal Blacklist' activity was triggered, and created in the system.
Review Remarks	This is the remarks or additional details for more informative purpose relating to respective customer's verification activity by the findings reviewer.
Blacklist Status	This indicates whether the person has been blacklisted. The options, are as follows :- • Y - Yes (<i>Blacklisted</i>) • N - No (<i>Not Blacklisted</i>)



- This section will be displayed after the 'draft' or 'new' credit application has been submitted, and then routed to another User at the 'Credit Check' workflow stage.
- The purpose of this section is to allow user to select and trigger the available customer verification events.

Activity (Section)	
CA Activity (Panel)	
Add Comments	Click once on this button to input relevant messages or notes to highlight certain concerns during each credit application workflow stage, via the 'Add Comments' pop-up window.
Event Name	This is the brief description of each credit processing workflow state and other related activity took place in the credit application, e.g., First Input, My Draft, and Credit Check.
Start Date	This is the commencement date of the respective credit processing workflow state and other related activity took place in the credit application.
End Date	This is the completion date of the respective credit processing workflow state and other related activity took place in the credit application.
Duration	This is the length of time (in days, hours and minutes), taken to complete the respective credit processing workflow state and other related activities of the credit application.
Remarks	This is the comments or additional details concerning the respective credit processing workflow state and other related activity of the credit application.
Assigned User	This is the User ID of the user who has been assigned to work on a workflow state, or an activity required in the credit application. Note: If the value of this field is displaying as 'SYS', it can mean as follows:- • Any system authorised user can pick up the credit application and perform the related workflow stage's task, and once the application has been picked up, the related User ID will replace the 'SYS' value in this column. • System has performed the auto-approval, as indicated at the 'Remarks' column, e.g., Auto-Approved: <10K for the 'Credit Approval' workflow stage

Activity (Section)	
Status	This is the completion status of the respective credit processing workflow state and other related activity of the credit application. The options, are as follows:- • P - Pending • C - Completed
Decision	This is the decision made on the respective credit processing workflow state and other related activity of the credit application. Some options, are as follows:- • E - Recommended • A - Approved • REWORK



- This section will commence to display data after the credit application has been saved for the 1st time as a draft.
- The purpose of this section is to allow the user to view the following details:-
 - Progress of the respective credit application.
 - Decision made during certain credit processing workflow stages.
 - Duration taken to complete the assigned task in the respective credit processing workflow stage.
 - View and/ or add comments from time to time during the respective credit processing workflow stage.

Evaluation (Section)	
Evaluation (Panel)	
Category	This is the party related to the credit application, e.g., main holder or guarantor.
ID	This is the customer's identification number.
Name	This is the name of a customer.
Finance Summary (Panel)	

Evaluation (Section)	
This panel will display the brief details that will have impact on the financing repayment and related credit evaluation of the one and only credit facility in the credit application, during each credit processing workflow stage.	
Stage	This is the respective past credit processing workflow stage (including system's background stage) that has taken place, which has impacted on the financing terms in the credit application.
Name	This is the User ID of the officer in charge of the credit application at the respective credit processing workflow stage.
Rate	This is the financing rate charged on the related credit facility in the credit application.
Applied Amt.	This is the applied financing amount (in product currency) of a credit facility in the credit application.
Approved Amt.	This is the approved financing amount (in product currency) of a credit facility in the credit application.
Applied/ Approved Tenure	This is the applied, or approved tenure of a credit facility in the credit application.
GEY	This is the Gross Effective Yield (GEY) or Gross Operating Income (GOI) (in percentage), of the credit facility based on the selected credit facility amount, facility tenure, and the interest rate, or profit rate charged, before deducting some running cost (e.g., handling fee).
DSR	This is the Total Debt of the individual customer, against their income, or revenue; essentially refers to the customer's debt commitment to income, and the lower the ratio value is better, e.g., 30.00 is better than 60.00.
Installment	This is the computed repayment amount (in product currency) that is payable for each repayment period (e.g., MYR1,500.00 on monthly basis) for the credit facility in the application. Note: Alternatively, if multi-tier of interest or profit rates are applicable, click once on the 'More' hyperlink, displayed, to access the 'Facility Information' pop-up window to view the different periods' repayment amount.
Create On	This is the date and time that the respective record of financing repayment record with related risk indicators has been created or computed in system.

Dedupe (Section)
Existing Account (Panel)

Dedupe (Section)

- This panel displays the details of each existing credit facility account of the applicant(s) in the credit application.
- This panel will only appear, provided the credit application being processed, has matching or similar customer details from the system, e.g., matching Customer ID, and/ or Customer Name.

Acct. No.	This is the unique reference number of the respective credit facility account created in system. This is an existing account of the respective applicant in the credit application. Note: • Credit facility's account number is different from the facility number. • The respective credit facility's account number can be generated during the 'Cust. Decision' workflow stage.
Product	This is the code of the respective credit facility's product in the credit application.
Status	This is the respective credit facility's account status, e.g., A - Active.
First Release	This is the date of the first disbursement made on the credit facility's account.
Approved Amt.	This is the approved amount (in product currency) of a credit facility in the credit application.
Principal O/S	This is the credit facility's principal outstanding amount (in product currency).
Gross Balance	This is the credit facility's gross outstanding amount (in product currency), which includes all possible outstanding items like the interest or profit, principal, penalties, and all fees and charges.
Arrears Amount/ MIA	This is the credit facility's total installment amount (in product currency) that has been overdue or missed by the customer.

Ongoing Application (Panel)

This panel displays the details of each existing credit application that is being processed in system.

CA No.	This is the unique reference number of the respective credit application which is generated by system.
Application Amount	This is the credit facility amount (in product currency) applied in a credit application.
Application Status	This is the status of the ongoing application, e.g., Pending.

Dedupe (Section)	
View Details	This is the hyperlink to be clicked once, to open up the 'CA Enquiry Details' panel.
Existing Customer (Panel)	
Customer Particulars (Sub-Panel)	
This panel displays the details of the existing customer.	
Customer Name	This is the full name of the matching existing individual customer.
Customer ID	This is the identification number of the matching existing individual customer.
Relationship	This is the relationship of the customer with regards to the credit application. Some options, are as follows :- • M - Main Holder • G - Guarantor
Customer Particulars (Panel)	
<Personal Details> (Sub-Panel)	
ID Type	This is the type of identification document used for the respective individual customer, e.g., 02 - MYKAD.
Customer ID	This is the identification number of the individual customer.
Title	This is the honorific to address the individual customer, e.g., Mr, Mrs and Ms.
Customer Name	This is the full name of the individual customer.
Email Address	This is the individual customer's designation name of an electronic mailbox that received and sent out messages, e.g., johnmh12@hotmail.com .
Contact No.	This is the correspondence mobile number of the individual customer.
Mailing Address	This is the correspondence postal address for physical mail to be delivered.
Date of Birth	This is the date that the individual customer was born.

Dedupe (Section)	
Marital Status	This is the customer's marriage status. The possible options, are as follows:- • M - Married • O - Others • S - Single • W - Widow
Gender/ Sex	This is the sex of an applicant. The available options, are as follows:- • F - Female • M - Male • Z - Not Specified
Home Tel No.	This is the individual customer's home fixed line contact number or mobile number.
Home Address	This is the postal address of the individual customer's home.
Previous Application (Panel)	
This panel displays the list of applications that have been fully processed, earlier.	
CA No.	This is the unique reference number of the respective credit application which is generated by system.
Application Amount	This is the total credit facilities amount (in base currency) that customer has applied in a credit application.
Application Status	This is the application status of the respective processed application. The possible statuses that can be displayed, are as follows:- • Draft • Pending • Recommended • Approved • Accepted
View Details	This is the hyperlink to be clicked once in order for system to open at the 'CA Enquiry Details' panel, for more details.
Existing Exposure (Panel)	

Dedupe (Section)

This panel displays the credit facility outstanding of certain parties contained in the respective credit application that is being processed.

The parties, are as follows:-

- Main Holder
- Guarantor

From the perspective of a credit application that is being processed, the guarantor is the related party.

Own Exposure	This is the total present credit facility outstanding amount (in product currency) of the applicant in the credit application.
Related Exposure	This is the total present credit facility outstanding amount (in product currency) of the related party (the guarantors) in the credit application.
Acct. No./ Fac. No.	This is the unique reference number of the respective credit facility account created in system. Note: • Credit facility's account number is different from the facility number. • The respective credit facility's account number generation can take place during the 'Cust. Decision' workflow stage, upon user clicking once on the 'Generate Account Number' button, located at the 'Customer Decision' pop-up window, accessed by clicking once on the 'Accept' button at the 'Cust. Decision' panel of a selected credit application record parked under the 'Cust. Decision' task card.
Own Exposure	This is the applicant's current credit facility outstanding amount (in product currency) in the application for the specific facility.
Related Exposure	This is the present credit facility outstanding amount (in product currency) of the related party (the guarantors) in the credit application.
Cust. Name	This is the full name of the individual related party.

Dedupe (Section)	
Relationship	This is the relationship of the respective customer with regards to the credit application. Some options, are as follows :- • M - Main Holder • G - Guarantor
Product	This is the code of the credit facility's product in the credit application.
Status	This is the credit facility's account status, e.g., A - Active.
Approved. Amt.	This is the approved amount (in product currency) of a credit facility in the credit application.
Principal O/S	This is the credit facility's principal outstanding amount (in product currency).

Similar CIF (Section)	
• This panel displays the details of each matched CIF record from existing customer information file records, checked against the applicant's details in this present credit application. • This panel will only appear, after the application being processed has matching or similar customer details from the system, e.g., matching Customer ID, and/ or Customer Name.	
Customer Name	This is the full name of the main holder's customer or applicant in the present credit application.
Relationship	This is the party of the applicant in the present credit application, e.g., M - Main Holder.
Matched Criteria	This is the matched item from existing customer information file records stored in system, e.g., Phone No..
Matched Value	This is the matched item value from existing customer information file records stored in system, e.g., 0123841234.
Matched ID No.	This is the matched Customer ID from existing customer information file records stored in system, e.g., 801108122345
Matched Customer Name	This is the matched Customer Name from existing customer information file records stored in system, e.g., Jamie Leong

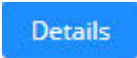
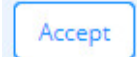
Customer Decision (Panel)	
<Application Highlights> (Sub-Panel)	
<Applicant Name><ID No.>	This is the customer name of the applicant (main-holder), and the related customer identification number.
CA No.	This is the unique reference number of the credit application which is generated by system.

Customer Decision (Panel)	
<Application Status>	This is the present status of the respective credit application, e.g., Approved.
Cr. Score	This is the computed credit assessment score grade and related scores based on some risk methodologies pre-maintained.
Application Type	This is the type of credit application, e.g., New; for credit application that is created for the first time.
AA	This is the code of the approval authority that has performed approval (e.g., approved) on the credit application, and the date the approval was made. Note: However, if the credit application has been automatically approved, the value that will be displayed in this field is 'AUTO_APPR'.
Address	This the correspondence postal address of the credit application.
Contact	This is the designation name of an electronic mailbox that received and sent out messages, e.g., johnmh12@hotmail.com , or mobile telephone number for correspondence with the customer(s) in the credit application.
Others	This is the additional details concerning the credit application.
<Facility Details> (Sub-Panel)	
Facility No.	This is the unique reference number generated by system for the respective credit facility in a credit application, upon the 1st time the credit has been saved with selected product and financing details.
Product	This is the name of the applied credit facility's product in the credit application.

Customer Decision (Panel)	
Account No.	This is the unique reference number of the respective credit facility account created in system. Note: • Credit facility's account number is different from the facility number. • The credit facility's account number will be generated and displayed in this column, after user has clicked once on the 'Generate Account Number' button located at the 'Customer Decision' pop-up window, which can be accessed by clicking once on the 'Accept' button located at the bottom of this 'Cust. Decision' panel.
Repayment Type	This is the repayment pattern of the respective credit facility. Repayment type of each credit facility can be pre-maintained at the 'Product Maintenance' function, e.g., 'T - Installment.
Principal	This is the applied credit facility amount, or credit facility's principal amount (in product currency) in the credit application.
Rate	This is the interest, or profit rate applied to the respective credit facility.
Interest	This is the total amount (in product currency) of interest or profit charged throughout the credit facility tenure.
Installment	This is the repayment amount (in product currency) that is payable for the credit facility on each repayment period, e.g., monthly basis.
Final Payment	This is the final period's repayment amount (in product currency) that is payable for the credit facility.
#Collateral	This is the total number of collaterals(s) for the respective credit facility, e.g., 2.
Amount Secured	The refers to the value of collateral pledged by the applicant to financial institution as security for the facility.
#Guarantor	This is the total number of guarantor(s) for the respective credit facility, e.g., 2.
LO Expired On	This is the date after which the letter of offer is no longer in effect.
Collateral(s) Attached (Sub-Panel)	
Type	This is the category of the collateral, that is applicable to user and has been pre-mapped to system's collateral category.

Customer Decision (Panel)	
Description	This is the description of a collateral e.g., a unit of light industrial factory known as Lot 108, at Batu Tiga Light Industrial Park.
Collateral Value	This refers to the fair market value of assets that are used to secure the facility.
Guarantor(s) Attached (Sub-Panel)	
Name	This is the name of the guarantor.
Relationship	This is the relationship between the guarantor and the applicant.
Finance Summary (Panel)	
This panel will display the brief details that will have impact on the financing repayment and related credit evaluation of the one and only credit facility in the credit application, during each credit processing workflow stage.	
Stage	This is the respective past credit processing workflow stage (including system's background stage) that has taken place, which has impacted on the financing terms in the credit application.
Name	This is the User ID of the officer in charge of the credit application at the respective credit processing workflow stage.
Rate	This is the financing rate charged on the related credit facility in the credit application.
Applied Amount	This is the applied financing amount (in product currency) of a credit facility in the credit application.
Approved Amount	This is the approved financing amount (in product currency) of a credit facility in the credit application.
Applied/ Approved Tenure	This is the applied, or approved tenure of a credit facility in the credit application.
GEY	This is the Gross Effective Yield (GEY) or Gross Operating Income (GOI) (in percentage), of the credit facility based on the selected credit facility amount, facility tenure, and the interest rate, or profit rate charged, before deducting some running cost (e.g., handling fee).
DSR	This is the Total Debt of the individual customer, against their income, or revenue; essentially refers to the customer's debt commitment to income, and the lower the ratio value is better, e.g., 30.00 is better than 60.00.

Customer Decision (Panel)	
Installment	This is the computed repayment amount (in product currency) that is payable for each repayment period (e.g., MYR1,500.00 on monthly basis) for the credit facility in the application. Note: Alternatively, if multi-tier of interest or profit rates are applicable, click once on the 'More' hyperlink, displayed, to access the 'Facility Information' pop-up window to view the different periods' repayment amount.
Created On	This is the date and time that the respective record of financing repayment record with related risk indicators has been created or computed in system.
Activity (Panel)	
CA Activity (Sub-Panel)	
Add Comments	Click once on the 'Add Comments' button, system will trigger the 'Add Comments' window to pop up.
Event Name	This is the brief description of each credit processing workflow state and other related activity took place in the credit application, e.g., Customer Decision.
Start Date	This is the commencement date of the respective credit processing workflow state and other related activity took place in the credit application.
End Date	This is the completion date of the respective credit processing workflow state and other related activity took place in the credit application.
Duration	This is the length of time (in days, hours and minutes), taken to complete the respective credit processing workflow state and other related activities of the credit application.
Remarks	This is the comments or additional details concerning the respective credit processing workflow stage and other related activity of the credit application.
Assigned User	This is the User ID of the user who has been assigned to work on a workflow stage, or an activity required in the credit application.

Customer Decision (Panel)	
Status	This is the completion status of the respective credit processing workflow state and other related activity of the credit application. The options, are as follows:- • P - Pending • C - Completed
Decision	This is the decision made on the respective credit processing workflow state and other related activity of the credit application, e.g., A - Approved.
Memo (Panel)	
Add Memo	Click once on the  button, to input memo contents, and create memo message.
History	This is the respective memo message created by the respective user on different dates.
There are buttons displayed at the bottom of this pop-up window, as follows:- • Clicked once on the  button, to open up the 'CA Enquiry Details' panel. • Clicked once on the  button, to trigger the 'Customer Decision' window to pop up. • Clicked once on the  button, to trigger the 'Cancel/ Reject Appl.' window to pop up.	



- This panel will be displayed once user has mouse over and click once on a credit application that is parked under the 'Cust. Decision' task card.
- The purpose of this window is to allow user to do the followings:-
 - To view the details of the approved credit application.
 - To update the decision of the applicant or customer, whether to accept, or cancel the approved credit application.

Employment Details (Pop-Up Window)	
<Main Employment Details> (Panel)	
Employment Date	This is the date the individual applicants or individual guarantor was hired, respectively to work by an employer.

Employment Details (Pop-Up Window)	
Length of Service (Year)	This is the employment duration (in years) of the individual applicants or individual guarantor. Note: The value is auto-computed once user has inputted the 'Employment Date'.
Length of Service (Month)	This is the employment duration (in months) of the individual applicants or individual guarantor. Note: The value is auto-computed once user has inputted the 'Employment Date'.
Employment Status	This is to indicate whether the applicant in the application is presently being hired, earning an income. The possible options that can be selected, are as follows:- • EM - Employed • UE - Unemployed • SE - Self Employed
Company Name	This is the name of the organisation that is hiring staff. Note: This field will appear disabled if the value contained in the 'Employment Status' field is 'UE - Unemployed'.
Employment Type	This is the employment category, e.g., 113 - Labour Force - Private Employee.
Occupation	This is the broader description of the job function (e.g., 1 - Accountants) of the individual applicants or individual guarantor.
Position	This is the specific description of the job function (e.g., P - PROFESSIONAL) of the individual applicants or individual guarantor.
Office Tel. No.	This is the work place's telephone number of the individual applicants or individual guarantor.
Office Address	This is the work place address of the individual applicants or individual guarantor.
Country	This is the country in which the office address is located, e.g., Malaysia.
State	This is the state in which the office address is located, e.g., Malaysia is a federation that comprises 13 states and 3 federal territories, and Selangor is one of the states.

Employment Details (Pop-Up Window)	
City	This is the large town in which the office address is located, e.g., Petaling Jaya.
Postcode	This is basically the series of letters or digits or both, sometimes including spaces or punctuation, included in a postal address for the purpose of sorting mail, e.g., 47301.
<Source of Pay and Pay Details, Including Statutory Deduction> (Panel)	
Field	This is the respective source of income item, as a source of income, or statutory deduction item for the individual applicants or individual guarantor, e.g., Basic Salary, Fixed Allowance, Bonus, EPF and SOCSO.
Month 1	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 1st month of the present year by the respective source of income or statutory deduction item.
Month 2	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 2nd month of the present year by the respective source of income or statutory deduction item.
Month 3	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 3rd month of the present year by the respective source of income or statutory deduction item.
Month 4	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 4th month of the present year by the respective source of income or statutory deduction item.
Month 5	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 5th month of the present year by the respective source of income or statutory deduction item.
Month 6	This is the income amount (in base currency) received, or the deduction amount (in base currency) on the 6th month of the present year by the respective source of income or statutory deduction item.
Annual Amt	This is the total income amount (in base currency), or the total deduction amount of a specific statutory deduction item (in base currency) in the present year of the individual applicants or individual guarantor.

Employment Details (Pop-Up Window)	
Factor	This is the 'mark down buffer' fraction number that is used to multiply, to compute the income, or deduction amount towards determining the debt service ratio, e.g., 100 (the present default value). User can change it to other value, e.g., 80 or any suitable value.
Ex. Rate	This is the exchange rate to be used to derive the base currency equivalent income or deduction amount, in the case if the income received (which includes deduction amount) is in foreign currency.
Average	This is the monthly average income, or deduction amount (in base currency) in the present year of the individual applicants or individual guarantor.
Recognized Amt	This is the computed monthly income amount, or deduction amount (in base currency) in the present year to be used for the credit application evaluation for the individual applicants or individual guarantor.



- This window will pop up in the following manners:-
 - Once user has clicked once on the  icon of an existing record at the 'Employment'. sub-section for main holder or guarantor.
 - The purpose of this window is for user to input, or update and view the employment details in the credit application.

View Pricing Info (Pop-Up Window)	
Price Description	This is the code and brief description of the related pricing scheme code applied to the respective credit facility in the credit application.
From-To Period	This is the periods range in a pricing rate tier, e.g., 1 to 999.

View Pricing Info (Pop-Up Window)	
Type	This is the type of pricing rate pattern that will be applicable for the credit facility. The possible types that can be displayed, are as follows:- • G - Grace • N - Normal • A - All Note: • Normally, if a credit facility is expected to have grace periods before the commencement of a facility installment, the rate type of 'G' and ' N' will be used, e.g., during grace period, from period 1 to 6, the applicable interest or profit is 2% and during commenced installment period from period 1 to 36, interest or profit rate is 3%. • As for the rate type of 'A', it will normally be used for the case where the period is continuous regardless whether the credit facility is in the grace period or has commenced installment, e.g., from period 1 to 6, the applicable interest or profit rate is 2% and from period 7 to 36, interest or profit rate is 3%. • The period type used or displayed in this sub-panel will be dependable on the setting pre-maintained at the related pricing scheme at the 'Pricing Scheme' function. • Pricing schemes are tagged to products using the 'Product Maintenance' function, therefore, once each product has been selected in a credit application, system will be able to retrieve the related pricing details.
Rate Code	This is the code associated with an interest or profit rate applied on the credit facility. Note: The value of this column can be either the base interest rate code, or the fixed interest rate code.
Rate	This is the value of interest or profit rate associated with the value selected at the 'Rate Code' field.

View Pricing Info (Pop-Up Window)	
Margin	This is the margin rate value above or below the applicable base rate applied to the credit facility. For example 1: Marginal Rate Below Base Rate : 5.00000 Margin Rate : -1.0000 Total Interest or Profit Rate : $5.00000 + (-1.00000) = 4.00000$ For example 2: Marginal Rate Above Base Rate : 5.00000 Margin Rate : 1.0000 Total Interest or Profit Rate : $5.00000 + (1.00000) = 6.00000$
Margin Type	This is the type of marginal (spread) rate. Presently, the only applicable type of margin rate, is the 'A - Absolute' option. For example: Marginal rate below (in absolute value) Rate : 5.00 Margin Rate : -1.00 Total Rate : $5.00 + (-1.00) = 4.00$
Total Rate	This is the total interest, or profit rate taking into consideration the value from the 'Rate' field and 'Margin' field. <i>Formula: Total Interest, or Profit Rate = Base Rate + Margin Rate</i>



- This window will pop up after user has clicked once on the 'View Pricing' button located at the 'Facility' section.
- The purpose of this window is to allow user to view the pricing details of the respective credit facility in the credit application.

Account Parameter (Pop-Up Window)	
Some account parameters inherited from the selected product that can be changed during the 'Draft', and 'Credit Check' credit application processing workflow stages, are as follows:-	
Prepayment Penalty Scheme	This is the scheme code of the penalty on early settlement of the credit facility, e.g., PREPEN1 - EARLY SETTLEMENT PENALTY.
Late Payment Penalty Scheme	This is the scheme code of the penalty on late payment of a facility instalment payment, e.g., PTY01 - FIXED AMOUNT.
Late Charges Scheme	This is the scheme code of the penalty on late repayment of the credit facility, e.g., LC01 - LATE CHARGE.



- This window will pop up after user has clicked once on the 'Account Parameter' button located at the 'Facility' section.
- The purpose of this window is to allow user to view the change and view certain account parameters of the respective credit facility in the credit application.
- The actual available account parameters that can be displayed and edited in this window will be dependent on the arrangement made during system implementation stage.

Pricing Details Details (Pop-Up Window)	
Rate Code	This is the code associated with an interest or profit rate applied on the credit facility.
Rate	This is the interest or profit rate applied on the credit facility. Note: The value of this column can be either the base interest rate code, or the fixed interest rate code.
Margin Rate	This is the margin rate value above or below the applicable base rate applied to the credit facility. For example 1: Marginal Rate Below Base Rate : 5.00000 Margin Rate : -1.0000 Total Interest or Profit Rate : $5.00000 + (-1.00000) = 4.00000$ For example 2: Marginal Rate Above Base Rate : 5.00000 Margin Rate : 1.0000 Total Interest or Profit Rate : $5.00000 + (1.00000) = 6.00000$
Total Rate	This is the total interest rate taking into consideration the value from the 'Rate' column and the 'Margin Rate' column.



- This window will pop up once user has clicked once on the  button of a selected record, located at 'Pricing Details' sub-panel of the 'Facility' section.
- The purpose of this window is for user to update the rate of the credit facility granted.

Guarantor Details (Pop-Up Window)	
Customer Type	This is the type of customer of the guarantor in the credit application. Presently, the default option has been set to 'Individual'.

Guarantor Details (Pop-Up Window)

ID Type	This is the guarantor's identification type. Presently, the default option value has been set to 'AUTOGENID - Auto Generated ID'.
First Name	This refers to the given name or forename of the guarantor.
Middle Name	This refers personal name that is situated between the first name and the surname of the guarantor.
Last Name	This refers to surname or family name of the guarantor.
Date Of Birth	This is the guarantor's date of birth.



- This window will pop up once user has clicked once on the  button, located at the 'Guarantor' section.
- The purpose of this window is for user to select the customer type of the guarantor, to view and display the related fields for data input.

Attach Product (Pop-Up Window)

<Products List> (Panel)

<Selection Check Box>	Mouse over the checkbox and then click once on it, to select. Mouse over the checked checkbox, to deselect it.
Product	This is the code and brief description of the respective credit facility record inputted in the credit application.
Ccy	This is the product currency.
Applied Amount	This is the applied credit facility amount in the credit application.

<Guarantee Details> (Sub-Panel)

Guarantee Method	This refers to valuation method of a financial guarantee provided. The possible options are as follows: • P - Percentage • A - Absolute
Guarantee Amount	This is the maximum amount that can be claimed under the guarantee provided, which represents the guarantor's financial commitment. Note: This is only applicable if the 'Guarantee Method' field is set to ' A - Absolute'

Attach Product (Pop-Up Window)	
Guarantee Percentage	This is a financial commitment in which the guarantor guarantees a specific percentage of the debt. Note: This is only applicable if the 'Guarantee Method' field is set to ' P - Percentage'
Signed Date	This refers to the date on which the guarantee document was signed, at which point the guarantor officially agrees to the terms and makes a legal commitment to fulfil the borrower's obligations in the event of default.
Instrument Of Claim	This refers to the formal guarantee document that is used in guarantee transactions to ensure that a third party, often a bank, will fulfill the payment obligations if the borrower defaults on the contract. Some of the options include 18 - Guarantee, 25 - Memorandum of deposit/charge or 10 - Assignment.
Guarantee Letter No.	This refer to reference number assigned to the signed guarantee letter.
Nature of Guarantee	This refers to the type of guarantee . Some of the possible options that can be selected are as follows: • 1 - Individual • 2 - Joint and several
Custody	This refers to the custodian of the guarantee, who maintains guarantee documents, assets, or securities safe to reduce the risk of theft or loss.
Tenant	This refers to the person or entity who resides in the rental property and is a signatory to the lease guarantee.



- This window will pop up after user has clicked once on the  button, of the respective guarantor record, located at the 'Guarantor' section.
- The purpose of this window is for user to do view and select the relevant credit facility's product to be guaranteed by the guarantor and update details on the guarantee.

Attachments (Pop-Up Window)
<Document Category> (Panel)

Attachments (Pop-Up Window)	
Category	This is the party related to the credit application that there can be documents to be uploaded. The options, are as follows :- • Main Holder • Guarantor
Name	This is the name of the relevant party to the credit application. Note: Click once on the 'View All' hyperlink of each party record, to trigger all the document files to be retrieved and display for preview purpose.
<Document Files>(Panel)	
Doc. Cat.	This is the category of each of document that can be uploaded or to be uploaded, eg., Upload.
Doc. Type	This is the name of the document to be uploaded or uploaded, e.g., Identity Card/ Passport, and Payslip.
File Name	This is the name of document file that has been uploaded to the credit application
Upload By	This is the User ID of the user who has uploaded the document file to the credit application.
Upload On	This is the date that the document file has been uploaded to the credit application.
Version No.	This is the indicator of the edition of the document. The purpose of this column is to manage and track changes made to each document edition. Note: Click once on the 'View' hyperlink of each document record, to trigger the document file to be retrieved and display for preview purpose.



- This window will pop up after user has clicked once on the 'View Attachments' button, located at the bottom of the function screen.
- The purpose of this window is for user to view the list of documents uploaded to the credit application, and also preview each of the uploaded document file.

View DSR (Pop-Up Window)	
Income Expenses Summary	This table displays the computed indicators of the repayment capability of the individual applicant (main-holder) and guarantor, separately, e.g., Total Commitment (in base currency), and the Debt Service Ratio (DSR) in percentage.
Income Expenses Summary (Main and Guarantor)	This table displays the computed main indicators of the repayment capability of the individual applicant (main-holder) and guarantor, jointly, e.g., Total Commitment (in base currency).



- This window will also pop up once user has clicked once on the  button of a credit application under the 'Cust. Decision' task card, and then click once on the 'View DSR', located at the bottom of the screen.
- The purpose of this window is to allow user to view the repayment capability indicators computed in system in the credit application.

New Collateral (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for credit applications. This is a search criteria data input field. Note: If the value inputted into this field is relating to Reference No., Description, Preferred Collateral ID or or Customer Name, user can click the related criterion button, accordingly.
Reference No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Description	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Preferred Collateral ID	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.

New Collateral (Pop-up Window)	
Customer Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant collateral records. Note: Click on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing collateral records.
Reference No.	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral.
Preferred Collateral ID	Prefer Collateral ID is the preferred reference number maintained by user relating to a particular collateral.
Customer Name	This is the name of a customer in the system that is related to a particular collateral.

New Collateral (Pop-up Window)	
Type	This is the category of the collateral, that is applicable to user, and has been pre-mapped to system's collateral category. Note: • The value selected for this field will determine the fields to be displayed at the 'More Details' section. • The actual collateral types that can be selected in system will be depended on the arrangement made during system implementation stage.
<More Details> section	
Found?	This is the checkbox to indicate that the collateral item will be used as a collateral.
Ref. No	This is a system generated unique reference number of a particular collateral, which is pre-fixed with a collateral type code at the first and second digit, e.g., 01351 or 02351.
Description	This is the description of a collateral.
Security Value	This is the security value (in base currency) of the respective collateral that has been used to secure some credit facilities in system.

Facility Information (Pop-Up Window)
<Facility Details> (Panel)

Facility Information (Pop-Up Window)

Type	This is the type of pricing rate pattern that will be applicable to the credit facility. The options, are as follows:- • G - Grace • N - Normal • A - All Note: • Normally if a credit facility is estimated to have grace periods before the commencement of a facility instalment payment, the rate type of 'G' and ' N' will be used, e.g., during grace period, from period 1 to 6, the applicable interest or profit is 2% and during commenced instalment period from period 1 to 36, interest or profit rate is 3%. • As for the rate type of 'A', it will normally be used for the case where the period is continuous regardless whether the facility is under grace period or has commenced instalment, e.g., regardless it is grace period or commencement period, from period 1 to 6, the applicable interest or profit rate is 2% and from period 7 to 36, interest or profit rate is 3%. • The period type used or displayed in this sub-panel will be dependable on the setting made at the related pricing scheme.
From - To Period	This is the period range in a pricing rate tier, e.g., 1 to 999.
Rate Code	This is the code associated with an interest or profit rate applied on the credit facility.
Rate	This is the interest or profit rate applied on the credit facility. Note: The value of this column can be either the base interest rate code, or the fixed interest rate code.

Facility Information (Pop-Up Window)	
Margin Rate	This is the margin rate value above or below the applicable base rate applied to the credit facility. For example 1: Marginal Rate Below Base Rate : 5.00000 Margin Rate : -1.0000 Total Interest or Profit Rate : $5.00000 + (-1.00000) = 4.00000$ For example 2: Marginal Rate Above Base Rate : 5.00000 Margin Rate : 1.0000 Total Interest or Profit Rate : $5.00000 + (1.00000) = 6.00000$
Total Rate	This is the total interest rate taking into consideration the value from the 'Rate' column and the 'Margin Rate' column.
Installment	This is the repayment amount (in product currency) that is payable in each repayment period (e.g., monthly basis) for a credit facility in the application.
Last Installment	This is the final repayment period's repayment amount (in product currency) that is payable for the credit facility in the application.
Total Interest	This is the total amount (in product currency) of interest or profit charged throughout the credit facility tenure.
<Pricing Details> (Panel)	
This panel will appear in this window, provided the credit facility is subject to multi-tier of interest or profit rates.	
From - To Period	This is the period range in a pricing rate tier, e.g., 1 to 36 months.
Installment	This is the facility repayment amount (in product currency) that is payable by customer during each period range of the credit application.



- This window will pop up after user has clicked once on the 'More' hyperlink, located at the 'Finance Summary' panel under the 'Evaluation' section.
- The purpose of this window is to allow user to view more related pricing details of the credit facility.

CA Rework (Pop-Up Window)	
Decision	This is the decision to revert a credit application to another credit application processing workflow stage for amendment, e.g., REWORK.

CA Rework (Pop-Up Window)

Rework to Stage	This is the credit application processing workflow stage to 'Rework' on the credit application, e.g., 'IFCA PENDING - Route to Workflow'. Note: The possible workflow stages that can be selected for rework, will be dependent on the credit application processing workflow stages that the respective credit application has gone through.
Remarks	This is the additional details relating to the reason to rework on the credit application.



- This window will pop up after user has clicked once on the 'Rework' button, located at the bottom of function screen, for credit applications that are in the following credit processing workflow stages:-
 - Credit Check
 - Credit Approval
- The purpose of this window is to allow user to revert the selected credit application to be reworked at the relevant credit application processing workflow stages.

Cancel/ Reject Appl. (Pop-Up Window)

Cancel/ Reject	This is to indicate whether to cancel or reject a credit application. The options, are as follows:- • Cancel by Customer • Reject by FI (Financial Institution)

Cancel/ Reject Appl. (Pop-Up Window)

Reason	This is the reason for the credit application's cancellation, or rejection. Some options, are as follows:- • 1 - Not Interested • 2 - Found Better Offer • 99 - Others Note: The reasons for each credit application's cancellation or rejection can be pre-maintained at the 'Common Codes' function under the 'APRSNCNL - Application Cancel Reason', and 'APRSNREJ - Application Reject Reason' codes categories, respectively.
Remarks	This is the additional comments or notes concerning the credit application's cancellation, or rejection.



- This window will pop up once user has clicked once on the 'Cancel/ Reject Appl.' button, located at the bottom of function screen for credit applications that are in the following credit application processing workflow stages:-
 - Credit Check
 - Credit Approval

CA Recommendation (Pop-Up Window)

Decision	This is the recommendation options. The options, are as follows:- • Recommend to Approve • Recommend to Reject

CA Recommendation (Pop-Up Window)

Reason Code	This is the code associated with the reason for the recommendation made for the credit application. The options, are as follows:- • REJ01 - Bad record with bank • APPR2 - Customer is existing customer • APPR4 - Others Note: The recommendation reason options can be pre-maintained under the following codes categories via the 'Common Codes' function:- • APRSNRECOREJ - Recommendation Reject Reason Code • APRSNAPR - Application Approval Reason
Remarks	This is the additional comments or notes concerning the recommendation.



- This window will pop up once user has clicked once on the 'Recommendation' button, located at the bottom of the 'Credit Recommendation' panel, provided the 'CA Reco' credit processing workflow stage has been pre-maintained as an applicable credit processing workflow stage.
- The purpose of this window is to allow user to do the followings:-
 - Select the recommendation decision, e.g., Recommend to Approve, or Recommend to Reject.
 - Select the reason for the recommendation decision.

Approve (Pop-Up Window)

Applied Product	This is the credit facility's product code that the applicant is applying in the credit application.
Application Amount	This the applied credit facility amount (in product currency) in the credit application.
Approve Amount	This is the credit facility amount to be approved in the credit application.
Tenure	This is the respective credit facility term (in months).
1st Instalment	This is the credit facility's first instalment amount (in product currency).

Approve (Pop-Up Window)	
Reason Code	This is the code associated with the reason for the approval made for the credit application. Some example options, are as follows:- • APPR2 - Customer is existing customer • APPR4 - Others Note: The approve reason options can be pre-maintained under the 'APRSNAPR - Application Approval Reason' codes categories via the 'Common Codes'.
Remarks	This is the additional comments or notes concerning the approval.
Approved Date	This is the 'actual' date the respective credit application has been approved. Note: The default value of this field is the present system date, however user can backdate it.
Facility Expiry Date	This is the last validity date of the respective credit facility in the credit application.



- This window will pop up once user has clicked once on the 'Approve' button, located at the bottom of function screen, of each selected credit application under the 'Credit Approval' task card.
- The purpose of this window is to allow user to do the followings:-
 - Overwrite the credit facility amount, tenure, and or, pricing rate to go through re-computation for new repayment amount and period, and saved.
 - Select the approval decision, e.g., Approve.
 - Select the reason for the approval decision.
 - Input more or amend details on the approval decision, e.g., Facility Expiry Date, and Approve Date.

View Summary (Pop-Up Window)	
Summary (Panel)	
<Application Highlights> (Sub-Panel)	
<Applicant Name><ID No.>	This is the customer name of the applicant (main-holder), and the related customer identification number.
CA No.	This is the unique reference number of the credit application which is generated by system.

View Summary (Pop-Up Window)	
<Application Status>	This is the present status of the respective credit application, e.g., Approved.
Application Type	This is the type of credit application, e.g., Normal; any retail type of credit facilities, including personal financing.
AA	This is the code of the approval authority that has performed approval (e.g., approved) on the credit application, and the date the approval was made. Note: However, if the credit application has been automatically approved, the value that will be displayed in this field is 'AUTO_APPR'.
Cr. Score	This is the computed credit assessment score grade and related scores based on some risk methodologies pre-maintained.
Address	This the correspondence postal address of the credit application.
Contact	This is the designation name of an electronic mailbox that received and sent out messages, e.g., johnmh12@hotmail.com , or mobile telephone number for correspondence with the customer(s) in the credit application.
Others	This is the additional details concerning the credit application.
<Facility Details> (Sub-Panel)	
Facility No.	This is the unique reference number generated by system for the respective credit facility in a credit application, upon the 1st time the credit has been saved with selected product and financing details.
Product	This is the name of the applied credit facility's product in the credit application.

View Summary (Pop-Up Window)	
Account No.	This is the unique reference number of the respective credit facility account created in system. Note: • Credit facility's account number is different from the facility number. • The credit facility's account number will be generated and displayed in this column, after user has clicked once on the 'Generate Account Number' button located at the 'Customer Decision' pop-up window, which can be accessed by clicking once on the 'Accept' button located at the bottom of this 'Cust. Decision' panel.
Repayment Type	This is the repayment pattern of the respective credit facility. Repayment type of each credit facility can be pre-maintained at the 'Product Maintenance' function, e.g., 'T - Installment.
Principal	This is the applied credit facility amount, or credit facility's principal amount (in product currency) in the credit application.
Rate	This is the interest, or profit rate applied to the respective credit facility.
Interest	This is the total amount (in product currency) of interest or profit charged throughout the credit facility tenure.
Installment	This is the repayment amount (in product currency) that is payable for the credit facility on each repayment period, e.g., Monthly basis.
Final Payment	This is the final period's repayment amount (in product currency) that is payable for the credit facility.
#Guarantor	This is the total number of guarantor(s) for the respective credit facility, e.g., 2.
Guarantor(s) Attached (Sub-Panel)	
Guarantor Reference No.	This is the Customer ID of each guarantor.
Name	This is the name of the guarantor.
Relationship	This is the relationship between the guarantor and the applicant.



- This window will pop up once user has clicked once on the 'View Summary' button, located at the bottom of function screen, at the following task cards:-
 - Credit Reco
 - Credit Approval
- The purpose of this window is to allow user to view the main details of the respective credit application.

Download Agreement (Pop-Up Window)

<Documents List> (Panel)

Category	This is the category of the document to be downloaded, e.g., Letter of Offer.
File Name	This is the name of the document category, e.g., LOF.pdf.
Version No.	This is the edition number of the document, e.g., 1. Note: Click once on the 'Download' hyperlink, to print out a particular document.



- This window will pop up after user has clicked once on the 'Download Agreement' button, of a credit application under the 'Cust. Decision' task card.
- The purpose of this window is to allow user to preview, and print out agreement document(s), e.g., letter of offer of credit facility.

Add Comments (Pop-Up Window)

Remarks	This is the remarks or additional details for more informative purpose relating to a particular credit application processing workflow stage.



- This window will pop up once user has clicked once on the 'Add Comments' button, located at the 'Activity' sub-panel of the respective credit application.
- The purpose of this window is to allow user to input a remark or comment concerning a certain credit application stage.

Customer Decision (Pop-Up Window)

<Application Highlights> (Sub-Panel)

CA No.	This is the unique reference number of the respective credit application which is generated by system, upon its creation.
Approved Date	This is the date the credit facility in the credit application has been granted.

Customer Decision (Pop-Up Window)	
LO Date	This is the date of the related letter of offer for the credit facility.
LO Sent Date	This is the date the related letter of offer for the credit facility has been sent to the applicant.
LO Expiry Date	This is the last validity date of the letter of offer for the credit facility to be accepted by the applicant.
Remarks	This is the comments or notations concerning the acceptance of the credit application, if applicable.
<Credit Facilities List> (Sub-Panel)	
Product	This is the name of the respective applied credit facility's product in the credit application.
Facility Status	This is the status of the credit facility, e.g., 'F - Fresh', in the credit application.
Ccy	This is the product currency.
Approved Amount	This is the credit facility amount granted by the bank or financial institution.
Account Number	This is the unique reference number of the respective credit facility account, created in system. Note: • Credit facility's account number is different from the facility number. • The respective credit facility's account number generation will take place, during 'Customer Decision' credit application processing work flow stage, once user has click once on the 'Generate Account Number' button, located at the 'Customer Decision' pop-up window.
Facility No.	This is the unique reference number generated by system for the respective credit facility in a credit application, upon the 1st time the credit has been saved with selected product and financing details.
Generate Account Number	Click once on this button to trigger the related credit facility account number generation.
Other Info. (Sub-Panel)	

Customer Decision (Pop-Up Window)

Letter Offer (Signed) (Max 10 Files)

This is the letter of offer to be issued to customer for acceptance upon obtaining approval on the related credit application.

Note: Click once on the  button, located at the respective field in this panel to upload the related document file.



- This window will pop up once user has clicked once on the 'Accept' button, located at the 'Customer Decision' pop-up window of a credit application under the 'Cust. Decision' task card.
- Clicked once on the 'Generate Account Number' button, for system to generate the unique account number for each credit facility derived from the respective accepted credit application .

Cancel/ Reject Appl. (Pop-Up Window)

Cancel/ Reject

This is the decision action on the respective credit application, e.g., Cancel by Customer.

Reason Code

This is the code and brief description to justify the reason for credit application cancellation by customer.

The possible options, are as follows:-

- 1 - NOT INTERESTED
- 2 - FOUND BETTER OFFER
- 99 - OTHERS

Note: The options for this field can be pre-maintained using the 'Common Code' function under the 'APRSNCNL - Application Cancel Reason' codes category.

Remarks

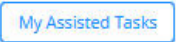
This is the additional information concerning the credit application cancellation by customer.



- This window will pop up once user has clicked once on the 'Cancel/ Reject Appl.' button, located at the bottom of the 'Customer Decision' pop-up window.
- The purpose of this window is to allow user to input the reason and more related information concerning the cancellation of the credit application by the applicant (customer).

My Assisted Task (Panel)	
Request Date	This is the date that an assistance request was made on a credit application.
Picked Up By	This is the User ID of the user who has picked up the 'assistance request' task to work on it.
Picked Up Date	This is the date that the 'assistance request' task has been picked up to be worked on.
CA No.	This is the unique reference number of the respective credit application of which assistance has been requested.
Name	This is the full name of the applicant (main-holder) in the respective credit application.
Current Stage	This is the present workflow stage of a credit application, e.g., My Draft.
Remarks	This is the comments or information of the respective 'assistance request' task.
Reclaim	This is the hyperlink to be clicked once, for user to take back the credit application of which assistance has been requested.



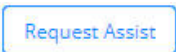
- This panel will be displayed after user has clicked once on the  button located at the bottom of the respective function.
- The purpose of this function is to allow user to do the followings:-
 - For the creator or the assigned user of credit applications at various workflow stages, to view the list of credit applications of which assistance has been requested.
 - For the creator or the assigned user of credit applications at various workflow stages, to take back the respective credit application of which assistance has been earlier requested, for continuation.

Request Assist Screen (Pop-Up Window)	
CA No.	This is the unique reference number of the respective credit application that can be requested for assistance.
Assigned User	This is the presently assigned user or the present user who has picked up and working on the task on the credit application of which assistance has been requested.
Name	This is the full name of the applicant (main-holder) of the respective credit application.
Current Stage	This is the present credit processing workflow stage of a credit application, e.g., My Draft.
Expected Due	This is the expected due date of the pending task in the respective credit application.

Request Assist Screen (Pop-Up Window)

Assist Type	This is the assistance request assignment method to be applied. The options, are as follows :- • Specific (<i>The specific user to carry out the task is to be selected</i>) • Pool (<i>The credit application will be sent into a 'pool' to be picked up by random user</i>)
Remarks	This is the comments or information concerning the assistance request made on the respective credit application.
Reassign To	This is the specific User ID to be assigned to assist the task of a credit application. Note: This field will only appear, provided user has selected the Specific option at the 'Assist Type' field.



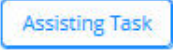
- This window will pop up in the following manners:-
 - After user has clicked once on the  button, located at the bottom of the function screen, upon function screen opened.
 - After user has clicked once on the [Save&Assist] button, located at the bottom of function screen, when the screen is focus on the details of the respective credit application is in the 'Draft' workflow stage.
- The purpose of this pop-up window is for user to request for assistance of his credit application(s).

Assisting Task (Panel)

Request Date	This is the date that an assistance request was made on a credit application.
Owner	This is the User ID of the creator or assigned user at a certain workflow stage of a credit application, who has requested for the assistance.
Picked Up Date	This is the date that the credit application's assistance request task, has been picked up by the other User ID.
CA No.	This is the unique reference number of the respective credit application of which assistance request has been made.
Name	This is the full name of the applicant (main-holder) of the respective credit application.
Current Stage	This is the present workflow stage of a credit application, e.g., My Draft.

Assisting Task (Panel)	
Remarks	This is the comments or information concerning the credit application of which assistance has been requested.
Return	This is the hyperlink to be clicked once, to return the credit application to the 'owner'.



- This panel will be displayed after user has clicked once on the  button located at the bottom of the function screen.
- The purpose of this function is to allow user to do the followings:-
 - For the 'owner' to view the list of his tasks that assistance have been requested
 - For the user who has picked up and worked on the credit application, to return the same credit application to be attended by the 'owner'.

Split And Tag Document Function - Introduction

Submission of document(s) is a mandatory part of credit application processing. Banks or financial institutions normally require their customers to submit relevant documents for their assessment.

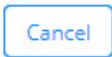
However, there are times when these documents that have been submitted, are without proper document separation according to its category, especially when they are submitted in one soft copy file.

Therefore, this function will be helpful to allow user to upload, tag and split the documents, by parties to the application, e.g., split by the facility, main holder and guarantor.

Split And Tag Document Function - Update Scenarios

Scenario 1: Upload and Split and Tag Documents

Details	
Step 1	From the Tree Menu, search for the ' Split And Tag Document ' function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the 'Please Enter Search Value' field located at the <Credit Application Search> panel.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of credit applications and display accordingly at the Credit Application Search pop up window, if more than one application found.
Step 6	Mouse over a relevant credit application record and double-click on it.
Step 7	System will display the details of the selected application with related document parties or categories.
Step 8	Click once on the  button by the selected document party or category.
Step 9	System will prompt a ' New Upload ' pop-up window.

Details	
Step 10	Proceed to do the followings at the pop-up window:- - Click once on the  button at the pop-up window, and proceed to search for the relevant document file for upload via the 'Open' Directory. - For each selected document file, the file name will be displayed at the 'Upload PDF' field. - Input the relevant page breaks at the 'Page Break' field. - Upon clicking once on the  button, the document splitting will take place. Note: - Click once on the  button to discard all changes made, .
Step 11	The related document records will be populated to the <Upload> sub-panel at the main screen. Note: - The file name of each record of document will be displayed as a hyperlink. User can click once on this hyperlink to preview the document. - For each document record, there will be a 'View/ Update Here' hyperlink appear at the 'Details' column. - Click once on the  icon to delete a document record.
Step 12	Click once on the 'View/ Update Here' hyperlink.
Step 13	System will display the Edit Document Details pop-up window.

Details

Step 14

Proceed to do the following at the pop-up window:-

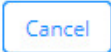
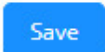
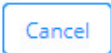
Note:

- Scroll up and down to view different pages of the selected document.
- Click once on the '+' icon to enlarge image size, or '-' to reduce image size.
- Click once on the  icon to rotate the image clockwise.
- Click once on the  icon to save the image file to a selected path.
- Click once on the  icon to print out a copy of the file via a selected printer.
- Click once on the  icon and then click once on the 'Two page view' menu name to view the document in 2 pages' view.
- Click once on the  icon and then click once on the 'Document Properties' menu name to view the properties of the document, e.g., created date and time, modified date and time and document type.
- Overwrite the value at the 'File Name' field, if applicable.
- Select a value at the 'Document Type' field, if applicable.
- Lastly, click once on the  button to exit from the pop-up window.

Step 15

Click once on the  button. Upon system prompting a submission confirmation message seeking to proceed, click once on the  button, system will tag the document(s) to the application.

Note:

- Click once on the  button to discard the changes made.
- Click once on the  button to save the document record(s).
- Click once on the  button to discard the changes made.

Split And Tag Document Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Credit Application Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.



- This panel will first appear upon the function screen opened from the tree menu.
- The purpose of this window is for user to search for the relevant application record for document splitting, upload and tagging.

<Credit Application Results> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.

<Credit Application Results> (Panel)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.
CA No.	This is the unique reference number of a credit application which is generated by system.
Customer Name	This is the main applicant's name.
Status	This is the present status of the respective credit application, e.g., A - Approved.
Customer ID	This is the identification number of the respective customer, e.g., MyKAD number.



- This panel will appear, provided there are more than one application record found, based on the selected search criterion.
- The purpose of this window is for user to narrow down the search for the relevant application record for document splitting, upload and tagging.

<Credit Application Information> (Panel)

CA No.	This is the unique reference number of a credit application which is generated by system.
<Applicant's Name>	This is the main applicant's name.

<Credit Application Information> (Panel)

CA Info.	This is the brief highlights of a credit application, e.g., the present status of the credit application. Some possible values that can be displayed, are as follows:- • A - Approved • E - Recommended • N - New • O - Recommend to Reject • P - Pending • X - Accepted



- This panel will appear on top of the screen, upon system opening up to the selected credit application record for document splitting, upload and tagging.
- The purpose of this window is to display the main details of the selected application.

File Upload (Panel)

No.	This is the running sequence number generated by the system.
Category	This is the possible application's parties that documents maybe required to be uploaded for the selected application. Some possible values that can be displayed are as follows :- • Facility • Main Holder • Guarantor
ID	This is the reference or identification number of the respective party in the selected application that may be required documents to be uploaded.
Name	This is the brief description of the respective party in the selected application that may be required documents to be uploaded, e.g., product name and customer name.
<Upload> (Sub-Panel)	
No.	This is the running sequence number generated by the system.

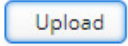
File Upload (Panel)	
Document	This is the document file name attached to the selected credit application. Note: Once this document has been uploaded and tagged to a selected application, user can click once on this hyperlink document file name to preview the document details.
Doc Type	This is the type of document attached to the credit facility, e.g., AP_AGR_SIGN - Agreement Signed.
Details	This is the 'View/ Update Here' hyperlink to view and update the details of each document to be uploaded or document that has been uploaded. Note: Once a document file has been selected and uploaded, user can click once on the hyperlink to view the document, select the document type, and to input required information, accordingly.



- This panel will appear in the middle of the screen, upon system opening up to the selected credit application record for document splitting, upload and tagging.
- The purpose of this panel is for user to upload, split and tag the relevant documents by various parties to the selected application.

New Upload (Pop-Up Window)	
Upload PDF	This is the document file name that has been selected for upload, split and tag to the selected application.
Upload	This is the button to be clicked once for system to display the 'Open' Directory to select for the relevant document for upload, split and tag.
Page Break	This is the page break for each file. • Example : Pages in a file = 10 1. Page break = 2, 10. System will split into 2 files, e.g., Page 1 to 2 into 1st file, Page 3 to 10 into the 2nd file. 2. If page break = blank, then system will split the file by each page, e.g., 10 files.



- This window will pop up, upon user clicking once on the  button, located under the 'File Upload' panel.
- The purpose of this panel is for user to select the document to be uploaded, split and tagged to the selected application.

Edit Document Details (Pop-Up Window)

<Document Preview>	This is the document preview. Note: • User is allowed to do the followings:- ◦ Navigate to different pages in the document ◦ Reduce or Enlarge the preview view of the document ◦ Rotate the document under preview ◦ Download the document under preview ◦ Print out the document under preview ◦ View the document's properties
File Name	This is the document file name attached to the selected credit application.
Document Type	This is the type of document attached to the credit facility, e.g., AP_AGR_SIGN - Agreement Signed.



- This window will pop up upon user clicking once on the 'View/ Update Here' hyperlink' under the 'Details' column of each document record, displayed at the <Upload> sub-panel.
- The purpose of this panel is for user to preview, download and print out the documents, edit the file name or select the document type.

CA Status Update Function - Introduction

It is possible that during the credit application processing stage or after the acceptance of an offer of facilities, customer may have changed their mind and do not wish to proceed with a credit facility application anymore.

This can be due to several factors, such as follows:-

- Better financing terms offered by another bank, or financial institution.
- Customer needs more time to negotiate for a more favourable financing terms.
- Customer financial standing is adequate already and decide against taking additional liabilities.
- Low Utilisation.

in view of the above factors, there will be needs for users to be able to change the status of such credit application so that the credit application status will not be stagnant at a state, as part of the operational practices of the bank or financial institution.

Thus, this function basically allows user to cancel applications at various application statuses, as follows:-

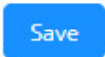
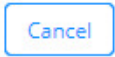
- Upon request by customers but prior to approval (*application status will change to 'W - Withdrawn'.*
- Upon request by the financial institution but prior to approval (*application status will change to 'R - Rejected'.*
- Upon request by customers but after approval (*application status will change to 'D - Declined'.*

However, for those approved applications but pending customers' acceptance, system will automatically close them (*each application's status changes to 'L - Closed', if exceeded a certain pre-defined days' lapse).*

CA Status Update Function - Update Scenarios

Scenario 1: Credit Application Status Update

Details	
Step 1	From the Tree Menu, search for the CA Status Update function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the 'Please Enter Search Value' field and then, click once on the relevant search criterion button.
Step 4	System will retrieve records of credit applications and displayed accordingly at the 'Credit Application Search' pop-up window, if more than one application found.
Step 5	Mouse over a record of credit application and double-click on the required record.
Step 6	Information of the selected record of credit application will be displayed.

Details	
Step 7	Proceed to input value into the relevant fields.
Step 8	Click once on the  button. Upon confirmation on the data saving, system will capture and save data updated. Note: Click once on the  button to discard all changes made.

CA Status Update Function - View Scenarios

Scenario 1: View Credit Application Status

Details	
Step 1	From the Tree Menu, search for the CA Status Update function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value at the 'Please Enter Search Value' field and then, click once on the relevant search criterion button.
Step 4	System will retrieve records of credit applications and displayed accordingly at the 'Credit Application Search' pop-up window, if more than one application found.
Step 5	Mouse over a record of credit application and double-click on the required record.
Step 6	Information of the selected record of credit application will be displayed.

CA Status Update Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Credit Application Search Criteria> (Panel)	
Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application number.

<Credit Application Search Criteria> (Panel)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.



- This panel will appear, upon the function screen opened from the tree menu.
- The purpose of this window is for user to search for the relevant application record to perform credit application change status.

Credit Application Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application number.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant customer records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.
CA No.	This is the unique reference number of a credit application which is generated by system.

Credit Application Search (Pop-Up Window)

Customer Name	This is the main applicant's name.
Status	This is the present status of the respective credit application, e.g., A - Approved or R - Rejected.
Customer ID	This is the identification number of the respective customer, e.g., MyKAD number.



- This panel will appear, provided there are more than one application record found, based on the selected search criterion.
- The purpose of this window is for user to narrow down the search for the relevant application record to perform credit application change status.

Credit Application Changes Status (Panel)

CA No.	This is the unique reference number of a credit application which is generated by system.
<Applicant's Name>	This is the main applicant's name.
CA Info.	This is the brief highlights of a credit application, e.g., the present status of the credit application. The possible values that can be displayed, are as follows:- • A - Approved • E - Recommended • O - Recommend to Reject • P - Pending



- This panel will appear on top of the screen, upon system opening up to the selected credit application record.
- The purpose of this window is to display the main details of the selected application.

Facility Registered (Panel)

Product (Currency)	This is the product code and currency code of the credit facility.
Amount	This is the amount in a credit application.
Facility No.	This is the system generated unique reference number of a credit facility.
Status	This is the status of the credit facility, e.g., 'F - Fresh' in the credit application.

Facility Registered (Panel)	
Cancel/ Reject	This indicates who requests for the cancellation. The possible options that can be selected, are as follows:- • Cancel by Customer • Reject by FI Note: The 'Reject by FI' option will no longer be available after the application has been approved.
Reason	This is the reason of the cancellation of the selected application. Note: • The cancellation reasons by Customer can be pre-maintained at the 'Code Maintenance' function under the 'Application Cancellation Reason' codes category. • The rejection reasons by Financial Institution (FI) can be pre-maintained at the 'Code Maintenance' function under the 'Application Reject Reason' codes category.
Remarks	This is the remarks or additional details for more informative purpose relating to a particular credit application's cancellation.



- This panel will appear at the bottom part of the screen, upon system opening up to the selected credit application record for cancellation by customer, or rejection by the financial institution.
- The purpose of this panel is for user to input the details concerning the application cancellation or rejection and to change the status, accordingly.

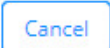
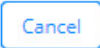
Stamped Contract Function - Introduction

When letter of offer (LO) or similar document has been signed by a customer, the next step is to send the LO or similar document for LHDN stamping process. Upon stamping the LO or similar document, it will be uploaded into system.

Thus, this function will be handy to allow user to upload or re-upload the required stamped document(s).

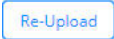
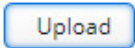
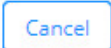
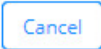
Stamped Contract Function - Update Scenarios

Scenario 1: Upload Stamped Contract

Details	
Step 1	From the Tree Menu, click once on the Stamped Contract function, and then click once on it.
Step 2	By default, system will display a list of accepted credit application with signed LO date of various customers.
Step 3	Mouse over a relevant credit application record and click once on the  button.
Step 4	System will display the 'Upload Stamped Certificate' pop-up window.
Step 5	Proceed to do the following at the pop-up window:- - Click once on the  button. - Proceed to select a document file from the 'Open' Directory and click once on the 'Open' button. - Once the selected file's name has been populated to the 'Upload Stamped Certificate' pop-up window, click once on the  button. Note: Click once on the  button, to discard all changes made.
Step 6	Then, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data updated. Note: Click once on the  button, to discard all changes made.

Scenario 2: Re-Upload Stamped Contract

Details	
Step 1	From the Tree Menu, click once on the Stamped Contract function, and then click once on it.

Details	
Step 2	By default, system will display a list of accepted credit application with signed LO date of various customers.
Step 3	Click once on the  button, located at the bottom of the function screen.
Step 4	Proceed to input value at the 'Please Enter Search Value' field located at the 'Re-Upload Stamp Certificate' panel.
Step 5	Then, click once on the relevant search criterion button.
Step 6	System will retrieve records of credit applications and display accordingly at the 'Credit Application Search' pop up window, if more than one application found.
Step 7	Mouse over a relevant credit application record and double-click on it.
Step 8	System will open up the 'Re-Upload Stamped Certificate' screen.
Step 9	Mouse over an 'Upload Stamped Certificate' record and then click once on the 'Re-Upload' button.
Step 10	System will display the 'Upload Stamped Certificate' pop-up window.
Step 11	Proceed to do the following at the pop-up window:- - Click once on the  button. - Proceed to select a document file from the 'Open' Directory and click once on the 'Open' button. - Once the selected file's name has been populated to the 'Upload Stamped Certificate' pop-up window, click once on the  button. Note: Click once on the  button, to discard all changes made.
Step 12	Then, click once on the  button to save all data. Upon confirmation on data saving, system will proceed to capture and save data updated. Note: Click once on the  button, to discard all changes made, .

Stamped Contract Function - View Scenarios

Scenario 1: View Stamped Contract

Details	
Step 1	From the Tree Menu, click once on the Stamped Contract function, and then click once on it.
Step 2	System will display a list of accepted credit application with signed LO date of various customers.
Step 3	Click once on the 'Re-Upload' button, located at the bottom of the function screen.

Details	
Step 4	Proceed to input value at the 'Please Enter Search Value' field located at the 'Re-Upload Stamp Certificate' panel.
Step 5	Then, click once on the relevant search criterion button.
Step 6	System will retrieve records of credit applications and display accordingly at the 'Credit Application Search' pop up window, if more than one application found.
Step 7	Mouse over a relevant credit application record and double-click on it.
Step 8	Details of the selected request will be displayed at the 'Re-Upload Stamped Certificate' screen.

Stamped Contract Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Upload Stamp Certificate (Panel)	
No.	This is the running sequence number of the record in the listing.
CA No.	This is the unique reference number of an existing credit application, which is generated by system.
Acct No.	This is the system generated unique reference number of the respective credit facility account.
Approved Amount	This is the approved amount of a credit application.
Cust. Signed Date	This is the date of which the agreement has been signed by a customer.
Upload	This is the hyperlink to be clicked once, to select the relevant stamped documents for upload by application. Note: The 'Upload Stamped Certificate' window will pop up.



- This panel will be displayed upon system opening the function screen.
- The purpose of this panel is to allow user to select the relevant application record and attach with selected stamped document file.

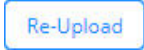
<Re-Upload Stamp Certificate> (Panel)

<Credit Application Search Criteria> (Sub-Panel)

<Re-Upload Stamp Certificate> (Panel)

Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.
Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.



- This panel will appear upon user clicking once on the  button, located at the bottom of the screen.

Credit Application Search (Pop-up Window)

Please Enter Search Value	This is the value to be used to search for credit applications. Note: If the value inputted into this field is relating to CA No., or Customer Name or Customer ID, user can click once on the related criterion button, accordingly.
CA No.	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing credit application numbers.

Credit Application Search (Pop-up Window)

Customer Name	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer names.
Customer ID	This is the search criteria button to be clicked once, to search and retrieve the relevant credit application records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' search criteria field is related to existing customer identity numbers.
CA No.	This is the unique reference number of a credit application which is generated by system.
Customer Name	This is the main applicant's name.
Status	This is the present status of the respective credit application, e.g., A - Approved.
Customer ID	This is the identification number of the respective customer, e.g., MyKAD number.



- This 'Credit Application Search' window will pop up, provided there are more than one application record found, based on the selected search criterion.
- The purpose of this window is for user to narrow down the search for the relevant application record to re-upload stamped document to the application.

<Credit Application Information> (Panel)

CA No.	This is the unique reference number of a credit application which is generated by system.
<Applicant's Name>	This is the main applicant's name.
CA Info.	This is the brief highlights of a credit application, e.g., the present status of the credit application (X - Accepted).



- This panel will appear on top of the screen, upon system opening up to the selected credit application record for stamped document upload.
- The purpose of this window is to display the main details of the selected application.

Re-Upload Stamp Certificate (Panel)

ID No.	This is the identification number of the respective customer, e.g., MyKAD number.
Account No.	This is the system generated unique reference number of the respective credit facility account.
Product	This is the name of the applied credit facility's product in the credit application, e.g., Personal Loan.
Approved Amount	This is the approved amount of a credit application.

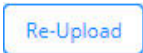
Upload Stamp Certificate (Panel)

Seq No.	This is the sequence number associated with the respective stamped contract, agreement or document uploaded in system.
File Name	This is the name of the respective file that has been uploaded.
Create On	This is the date of which the respective file has been uploaded.
Create By	This is the User ID who has uploaded the stamped contract, agreement or document.
Re-Upload	This is the button to be clicked once, to select the relevant stamped documents for upload by application. Note: The 'Upload Stamped Contract' window will pop up.

Upload Stamped Certificate (Pop-Up Window)

Upload <File Name>	This is the name of the file that has been selected for upload. Note: Only PDF format is allowed.
Upload	This is the button to be clicked once in order for system to display the 'Open' Directory to select the relevant document for upload.



- This window will pop up, once user has clicked once on the  button or  button.
- The window allows users to upload the relevant contract which has been stamped by LHDN.

Loans

Credit Account 360 Function - Introduction

This function allow users to view the overall details that are available in a credit account facility.

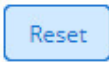
The details that are available in this function, are as follows:-

- Summary of the following details will be displayed:-
 - Main
 - Overdue Repayment
 - Status Info
- Balances like the outstanding, or charged, or waived amount, or written-off amount of principal, interest, and late charges, including unearned and accrued interest amount.
- Account Detail like the following details will be displayed:-
 - Current Info (with Drawdown Information)
 - Finance Detail
 - Other Finance Details (e.g., for MLTA, subsidy for related types of credit facility)
- Collection like the following details will be displayed:-
 - Collection Summary
 - Collection Transaction
- Transaction performed on the credit facility account.
- Repayment like the following details will be displayed:-
 - Details (e.g., repayment item, due date, amount due, paid amount, outstanding amount and day pass due)
 - Summary details of repayments schedule
- Pricing like the following details will be displayed:-
 - Rate Details
 - Late Charges
 - Prepayment Penalty
- Impairment details on YTD Provision, YTD Uncollected, YTD Writeback and YTD Writeoff.
- Other Info. like the following details will be displayed:-
 - Required Follow Up Actions
 - Changes Made to the credit facility account
 - Related Brief Application Information
 - Main Highlights concerning the credit facility (*e.g., original approved amount, and original tenor*)

- Related supporting documents of the parties involved in the application for the credit facility.
- Collateral summary and related other of the following details will be displayed:-
 - Guarantor
 - Security value

Credit Account 360 Function - View Scenarios

Scenario 1: View Details of Credit Facility Account

Details	
Step 1	From the Tree Menu, search for the Credit Account 360 function.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criteria field located at the 'Account Search Criteria' panel.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve records of existing customer and displayed accordingly at the 'Credit Account 360' panel.
Step 6	Proceed to view the details and the relevant information in each panel and section. Note: • Click once on the  button, to clear-off the data at the screen. • Click once on the  button, to exit from the screen. • Click once on the 'View CIF' button, to view the related customer information. • Click once on the 'Redemption Notice' button, to view the issued redemption notices.

Credit Account 360 Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a search data input field. Note: If the value inputted into this field is relating to Account No., Name or ID No., click once on the relevant Account No., or Name, or ID No. button, accordingly.
Account No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing account numbers.
Name	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing Customer IDs.



- This **Accounts Criteria** panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Listing (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a search data input field. Note: If the value inputted into this field is relating to Account No., Name or ID No., click once on the relevant Account No., or Name, or ID No. button, accordingly.
Account No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing account numbers.

Accounts Listing (Pop-Up Window)	
Name	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing Customer IDs.
Account No. & Status	This is the system generated unique reference number of the respective credit facility account.
Name	This is the customer name of the account.
ID No.	This refers to the unique identification number of an individual (as in a person) or a non individual (e.g., a private limited company, a public limited company and an association) customer.
Relationship	This is the code and description of the 'customer-account' relationship. The possible values that can be displayed, are as follows:- • M - Main Holder • J - Joint Holder • G - Guarantor
Product Description.	This refers to the code and name of the respective product.



- This **Accounts Listing** panel will pop up once user has clicked once, on either one of the available search criterion buttons located at the 'Account Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this **Accounts Listing** panel is for user to select a relevant account record found.

<Account Information> (Panel)	
<Customer Name> and <Customer ID.>	This is the customer name of the main holder, and the related Customer ID number. Example: Annie Wong/ Suzie Wong (ID: 801102147868)

<Account Information> (Panel)	
Account No.	This refers to the system generated unique reference number of a customer of the bank or financial institution that is related to a credit facility.
Product	This is the currency code and product code and name of the credit facility.
Account Info	This is consisted of credit account status, e.g., 'A - Active'.
First Release On	This is the date of the first drawdown of the credit facility.
Tenor	This is the credit facility period.
Expiry Date	This is the last date of the credit facility.



- This **Account Information** panel will pop up once user has clicked twice on an account record at the 'Accounts Listing' pop-up window.
- The purpose of this **Account Information** panel is for user to view the details of the selected Account record.

Summary (Section)	
Main (Sub-Section)	
Gross Balance	This is the credit facility gross outstanding amount (in account currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor) of the selected credit facility account.
Facility Type	This is the indicator whether the credit facility is of the revolving nature, depending on the related product parameters' availability and settings made. For example: Non-Rev means (revolving nature)
Approved Limit	This is the initial facility amount (in account currency) that has been approved in a credit application.
Total Due	This is the accumulated total due outstanding repayment amount (in account currency).
Total Arrears	This is the total of amount of credit facility instalments or repayments (in account currency) that has been overdue or missed by borrowers.
Next Due Date	This is the next scheduled repayment date.
Average Day Past Due	This is the average number of days that the required repayment on a credit facility account has been overdue or missed by borrowers.

Summary (Section)	
Principal Arrears	This is the total credit facility principal outstanding amount (in account currency) that has been overdue or missed by borrower.
Next Payment Amount	This is the next scheduled repayment amount (in account currency).
Risk Status	This is the credit facility account's present stage of the Expected Credit Loss (ECL), e.g., STD - Standard.
Interest in Arrears	This is the total interest outstanding amount that has been overdue for payment.
No.of Inst Unpaid/MIA/DPD	This refers to the (number of instalment not paid by customer/ months in arrears/days past due).
Remarks	This is an additional description relating to the credit facility.
TDPA	This refers to the brief details of the possible outstanding repayable items with related breakdown details of the credit facility account, as follows:- Tenure/ Paid/ Due/ Arrears (in months) 60/1/4/3 Meaning: 60 months financing period/ Paid 1 month/ Due 4 months/ Not paid for 3 months.
Last Paid Date	This is the most recent date that repayment has been made to the credit facility account.
Overdue Repayment (Sub-Section)	
Late Charges Last Accrued Date	This is the last date that late charges has been accrued.
Late Charges Accrued Amount	This is the accrued amount of the late charge (in account currency).
Due Date	This refers to the date of which a repayment amount is due in the credit facility account.
Item	This is the code associated with the respective credit module item, e.g., IST - Instalment, that is to be repaid.
Amount Due	This is the credit repayment item amount that is due for repayment in the credit facility account.
Amount Paid	This is the credit module item amount that has been paid.
Amount O/S	This is the credit repayment item amount that is still unpaid in the credit facility account.
Last Paid	This is the most recent date that repayment has been made on the respective credit module item.

Summary (Section)	
Days Overdue	This is the number of days that the credit module item amount has been overdue in the credit facility account.
Status Info (Sub-Section)	
NPL Date	This is the date the credit facility account turned non-performing status.
Last Reminder Type(Date)	This is the date the last reminder of a certain reminder type has been issued.
R&R Type (Date)	This is the indicator whether the adjustment that has been made to the credit facility account can be considered, as a restructure, or a reschedule, type of adjustment.
Freeze Info	This is the additional comment related to the account, under the 'freeze' status.
Litigation Details	This is the brief details of the stage of the litigation process of which the credit facility account is undergoing.

Balance (Section)	
Item	This is the code associated with the respective credit module item, e.g., Principal, Interest and Processing Fees.
Ccy	This is the currency code of the respective credit module items applicable in the credit facility account.
Amount O/S	This is the present item's outstanding amount (in item currency) in the credit facility account.
Total Charged	This is the item's outstanding amount (in item currency) that has been charged into the credit facility account.
Total Waived	This is the charged item's outstanding amount (in item currency) that has been waived in the credit facility account.
Total Writte-Off	This is the item's outstanding amount (in item currency) that has been written off in the credit facility account, following a series of reminders and legal actions against the borrower and that the chances of obtaining repayment is very slim.
Unearned	This is the total interest amount that has not been realised as income yet (in account currency) in the credit facility account.
Accrued	This is the total interest amount (in account currency) that has been accumulated or accrued in the credit facility account.

Account Details (Section)	
Current Info (Sub-Section)	
Tenor Detail	This is the term of the credit facility, e.g., 108 By Month.

Account Details (Section)	
Rest Type	This is the closing balance type applied for the calculation of interest in the account, e.g., M - Monthly, F - Flat, depending on the related product parameter settings.
Total Released Amount	This is the total credit facility amount that has been released.
Commence Date	This is the start date that repayment calculation will commence in the credit facility account.
Current Cycle	This is the date of the present interest cycle. Note: The cycle date is determine by the account's commence date, rest type, due date pattern, facility term, holiday and other related product parameters.
Undrawn Amount(%)	This is the facility amount (in account currency) and in percentage that has not been disbursed yet. It is calculated by taking the approved facility limit amount minus the total released amount.
Expiry Date	This is the last date of the facility, and the last date that repayment of the facility is required to be made.
Rest Type Cycle	This is the start date and end date of each interest calculation cycle of the credit facility account.
First Release Date	This is the date of the first drawdown of the credit facility.
Unearned Interest	This is the total interest amount that has not been realised as income yet (in account currency) in the credit facility account.
Balance Used for Current Month	This is the credit facility's principal balance amount (in account currency) that is used to calculate the interest.
Last Release Date	This is the last date of facility disbursement.
Net Balance	This is the credit facility's principal balance amount (in account currency) after reducing the present repayment period's principal amount due.
Release This Month	This is the present month's total disbursed amount (in account currency) in the account.
Final Release Date	This is the date of the last disbursement made to the account.
Drawdown Transaction (Sub-Section)	
Date	This is the date the respective facility release transaction has been performed or created in system.
Journal No.	This is the system generated unique journal number of the respective facility release transaction that has been performed in system, e.g. 21-140318-00000048 (Format: <Module No.><YYMMDD><8 digit sequence number>).

Account Details (Section)	
Status	This is the status of the respective transaction performed in system. The possible values that can be displayed, are as follows: • N - Normal (<i>indicates that the transaction that has performed successfully is in its original record</i>) • R - Reversal (<i>indicates that the transaction that has been performed at least a day before has been reversed</i>) • E - Error Correction (<i>indicates that the transaction that has been performed on the same day has been corrected and replaced with a normal transaction record</i>) • C - Cheque Return (<i>indicates that the cheque in a transaction that has been performed earlier has been returned</i>)
Trn Code	This is the user defined transaction code describing the respective transaction that has been performed in system, e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more.
Item	This is the related credit item code of the respective facility release transaction that has been performed in system, e.g., PRCF – Net Principal Drawdown, DISB - Disbursement and more.
Amount	This is the transacted facility release amount (in the transaction currency) performed in system.
Description	This is the brief details of the respective transaction code e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more.
Ccy	This is the transaction currency used.
Trn Mode	This is the mode of the transaction, e.g., CHQ, JNL and NST.
Trn Type	This is the transaction category, e.g., DISB.
Reference No.	This is the reference number that is applicable in the respective transaction performed on the account, e.g., cheque no.
Trn Time	This is the date and time the transaction was performed.
Trn Branch	This is the code of the branch that transaction was performed.
Rcpt No.	This is the receipt number of the transaction.
Act. Date	This is the actual date that the transaction was performed. Note: The value of this column maybe different from the value at the 'Date' column, for certain transaction that can be backdated.

Account Details (Section)	
Source	This is the indicator of the repayment priority order scheme source, e.g., STD means taking from the standard payment source via the product parameter, REPAYM0020.
Trn Key	This is the system generated reference number of the respective transaction performed in system. Note: There will be one transaction key for every master receipt key or allocation master key.
Ex. Rate	This refers to the currency exchange rate that has been used in a transaction record.
Dr.GL Code	This refers to the general ledger (GL) account number that has been used to debit the transaction item amount in the transaction performed or created in system.
Cr.GL Code	This refers to the general ledger (GL) account number that has been used to credit the transaction amount in the transaction performed or created in system.
Sum Type	This is the internal system reference code, e.g., DRO - Debit Other Items, SY - System Items, DR - Debit Items, CR - Credit Items, EXP - Expenses Items and PP - Prepayment Items.
Finance Details (Sub-Section)	
Rate Code	This is either the base interest rate code, or the fixed interest rate code of a credit facility pricing tier that has been applied to the account upon disbursement of the credit facility.
Rate Description	This is name of either the base interest rate code, or the fixed interest rate code of a credit facility pricing tier that has been applied to the account upon disbursement of the credit facility.
From	This is the starting period range of a repayment schedule summary record. Examples: Frequency - 1 Monthly From Period - 1 To Period - 2, 3, 4..... Frequency - 3 Quarterly From Period - 1 To Period - 3, 6, 9.....
To	This is the ending period range of a repayment schedule summary record. Examples: Frequency - 1 Monthly From Period - 1 To Period - 2, 3, 4..... Frequency - 3 Quarterly From Period - 1 To Period - 3, 6, 9.....

Account Details (Section)	
Total Rate	This is the total of interest rate taking into consideration the value from the 'Rate Code' field and 'Margin Rate' field of a pricing tier that has been applied to the account upon disbursement of the credit facility. Note: The value in this field is defaulted from the value set at the pricing scheme selected during the credit application creation.
Margin Rate	This is the margin rate value above or below the rate code value of a pricing tier that has been applied to the account upon disbursement of the credit facility. Note: The value in this field is defaulted from the value set at the pricing scheme selected during the credit application creation.
Installment Amount	This is the facility repayment amount (in product currency) that is payable by customer.
Last Installment Amount	This is the final facility repayment amount (in product currency) that is payable by customer.
Total Finance Charges	This is the total interest charged amount (in product currency) on the credit facility.
Effective Rate	This is the interest rate on a credit facility that is restated from the nominal interest rate that is equivalent to the interest rate if compound interest was payable annually in arrears. Note: This field will only be displayed and applicable, provided it is an upfront interest charging.
Other Finance Details (Sub-Section)	
This sub-section will only display values, provided there are related credit item under financed in the same credit facility account.	
Item	This is the related code of credit item that is being financed in the credit facility. Some example of credit items are such as, Mortgage Level Term Assurance (MLTA), or Legal Fee.
Amount	This is the credit item amount (in transaction currency) that is being financed in the credit facility.
Unearn/Expense Amount	This is the credit item amount (in transaction currency) that is being accrued which has yet to be realised as income or expenses in the credit facility account.
Subsidy Remaining (OPLS)	This is the operating lease's incentive amount that has been provided to the lessee of the facility.

Account Details (Section)	
Subsidy Payment O/S	This is the operating lease's incentive outstanding amount (in product currency) that is to be reimbursed to the lessor.
Collection (Section)	
Collection Summary (Sub-Section)	
Installment Paid (No)	This is the total collected periodic repayment amount (which includes principal and interest portion in account currency) and total collected periodic repayment count for the credit facility account.
-Of Which Principal	This is the total collected periodic principal outstanding amount (in account currency) for the credit facility account.
-Of Which Interest	This is the total collected periodic interest outstanding amount (in account currency) for the credit facility account.
Principal Prepaid	This is the total collected amount of the required 'prepaid' principal amount (in account currency) for the credit facility account.
Principal Serviced	This is the total principal outstanding amount (in account currency) of the credit facility account that has been repaid. Note: This field value is applicable for credit facility of the 'interest servicing repayment type'.
Interest Serviced	This is the total interest outstanding amount (in account currency) of the credit facility account. Note: This field value is applicable for credit facility of the 'interest servicing repayment type'.
Last Collection Date	This is the most recent date that repayment has been made to the credit facility account that has been repaid.
This Month Collection	This is the present month's collected repayment amount (in account currency); present month's collected for principal outstanding amount and interest or profit outstanding amount.
Grace Period Interest Serviced	This is the grace period interest amount (in account currency) of the credit facility account during progressive release period, that has been repaid.
Officer In Charge	This is the Staff ID of the officer-in-charge (OIC) in the financial institution for the credit facility account.

Collection (Section)	
Unearned	This is the total interest amount (in account currency) that has been charged into the credit facility account, which has not been repaid nor been realised as income (in account currency) yet. Note: This field value is applicable for credit facility that charges interest upfront.
Net Balance	This is the credit facility outstanding amount (in account currency) , taking the 'Gross Balance' less out the unearned interest or profit. Note: This field value is applicable for credit facility that charges interest upfront.
Advance Payment	This is the total additional, or extra repayment amount collected (in account currency) in the credit facility account.
Collection Transaction (Sub-Section)	
Last X Months	This is the most recent number of months to display the collection transaction records at the 'Collection Summary' sub-section.
Date	This is the date the respective transaction has been performed or created in system.
Journal No.	This is the system generated unique journal number of the respective transaction that has been performed in system, e.g. 21-140318-00000048 (Format: <Module No.><YYMMDD><8 digit sequence number>).
Status	This is the status of the respective transaction performed in system. The possible values that can be displayed, are as follows: • N - Normal (<i>indicates that the transaction that has performed successfully is in its original record</i>) • R - Reversal (<i>indicates that the transaction that has been performed at least a day before has been reversed</i>) • E - Error Correction (<i>indicates that the transaction that has been performed on the same day has been corrected and replaced with a normal transaction record</i>) • C - Cheque Return (<i>indicates that the cheque in a transaction that has been performed earlier has been returned</i>)

Collection (Section)	
Trn Code	This is the user defined transaction code describing the respective transaction that has been performed in system, e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more.
Item	This is the related credit item code of the respective transaction that has been performed in system, e.g., PRCF – Net Principal Drawdown, DISB - Disbursement and more.
Amount	This is the transacted amount (in the transaction currency) performed in system.
Description	This is the brief details of the respective transaction code e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more.
Ccy	This is the transaction currency used.
Trn Mode	This is the mode of the transaction, e.g., CHQ, JNL and NST.
Trn Type	This is the transaction category, e.g., COLL.
Reference No	This is the reference number that is applicable in the respective transaction performed on the account, e.g., cheque no..
Trn Time	This is the date and time the transaction was performed.
Trn Branch	This is the code of the branch that transaction was performed.
Rcpt. No	This is the receipt number of the transaction.
Act.Date	This refers to the actual date that the transaction was performed. Note: The value of this column maybe different from the value at the 'Date' column, if the transaction has been back-dated.
Source	This is the indicator of the repayment priority order scheme source, e.g., STD means taking from the standard payment source via the product parameter, REPAYM0020.
Trn Key	This is the system generated reference number of the respective transaction performed in system. Note: There will be one transaction key for every master receipt key or allocation master key.
Ex.Rate	This refers to the currency exchange rate that has been used in a transaction record.
Dr.GL Code	This refers to the general ledger (GL) account number that has been used to debit the transaction item amount in the transaction performed or created in system.

Collection (Section)	
Cr.GL Code	This refers to the general ledger (GL) account number that has been used to credit the transaction amount in the transaction performed or created in system.
Sum Type	This is the internal system reference code, e.g., DRO - Debit Other Items, SY - System Items, DR - Debit Items, CR - Credit Items, EXP - Expenses Items and PP - Prepayment Items.

Transaction (Section)	
Last X Months	This is the most recent number of months to display the transaction records at the 'Transaction' section.
B/F Balance	This is the brought forward balance of the total of the credit items' amount in the credit facility account.
Date	This is the date the respective transaction has been performed or created in system.
Journal No.	This is the system generated unique journal number of the respective transaction that has been performed in system, e.g. 21-140318-00000048 (Format: <Module No.><YYMMDD><8 digit sequence number>).
Trn Code	This is the user defined transaction code describing the respective transaction that has been performed in system, e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more.
Item	This is the related credit item code of the respective transaction that has been performed in system, e.g., PRCF – Net Principal Drawdown, DISB - Disbursement and more.
Amount	This is the transacted amount (in the transaction currency) performed in system. This is a data display column.
Balance	This is the running balance (in base currency) after each transaction has been performed on the credit facility account.

Transaction (Section)	
Description	This refers to the brief details of the respective transaction code e.g., 02300 - Loan Disbursement (Net Principal Drawdown), 02006 – Payout by NOSTRO (Disbursement) and more. The possible values that can be displayed, are as follows: • N - Normal (<i>indicates that the transaction that has performed successfully is in its original record</i>) • R - Reversal (<i>indicates that the transaction that has been performed at least a day before has been reversed</i>) • E - Error Correction (<i>indicates that the transaction that has been performed on the same day has been corrected and replaced with a normal transaction record</i>) • C - Cheque Return (<i>indicates that the cheque in a transaction that has been performed earlier has been returned</i>)
Ccy	This is the transaction currency used.
Trn Mode	This is the mode of the transaction, e.g., CHQ, JNL and NST.
Trn Type	This is the transaction category, e.g., COLL.
Reference No	This is the reference number that is applicable in the respective transaction performed on the account, e.g., cheque no..
Trn Time	This is the date and time the transaction was performed.
Trn Branch	This is the code of the branch that transaction was performed.
Supplier Cd.	This is the abbreviation code associated with the respective supplier to be paid in the respective transaction performed.
Maker	This is the User ID of the user who has created or initiated the transaction.
SPVR1	This is the User ID of the user who is the 1st supervisor to the 'Maker' that has been assigned to perform override for the transaction to go through.
SPVR2	This is the User ID of the user who is the 2nd supervisor to the 'Maker' that has been assigned to perform override for the transaction to go through.
Rcpt. No	This is the receipt number of the transaction.
Act.Date	This refers to the actual date that the transaction was performed. Note: The value of this column maybe different from the value at the 'Date' column, if the transaction has been back-dated.

Transaction (Section)	
Source	This is the indicator of the repayment priority order scheme source, e.g., STD means taking from the standard payment source via the product parameter, REPAYM0020.
Trn Key	This is the system generated reference number of the respective transaction performed in system. Note: There will be one transaction key for every master receipt key or allocation master key.
Ex.Rate	This refers to the currency exchange rate that has been used in a transaction record.
Dr.GL Code	This refers to the general ledger (GL) account number that has been used to debit the transaction item amount in the transaction performed or created in system.
Cr.GL Code	This refers to the general ledger (GL) account number that has been used to credit the transaction amount in the transaction performed or created in system.
Sum Type	This is the internal system reference code, e.g., DRO - Debit Other Items, SY - System Items, DR - Debit Items, CR - Credit Items, EXP - Expenses Items and PP - Prepayment Items.
Inc In Bal	This is an indicator, whether the item arising from the transaction will be impacting on the related balance. The possible values that can be displayed:- • Y - Yes (<i>include into balance</i>) • N - No (<i>exclude from the balance</i>)

Repayment (Section)	
Detail Schedule (Sub-Section)	
No.	This is the running number of the respective repayment record.
Due Date	This is the scheduled repayment date.
Repay Item	This is the credit facility item that is due for repayment, e.g., IST - instalment.
Amount Due	This is the repayable amount (in account currency).
Amount Paid	This is the repayment amount made.
Amount O/S	This is the credit facility item's outstanding amount (in account currency) in the credit facility account.
Principal Due	This is the total principal outstanding amount (in account currency) due for repayment in the credit facility account.

Repayment (Section)	
Principal Paid	This is the total collected principal amount (in account currency) in the credit facility account.
Interest Due	This is the total interest outstanding amount (in account currency) due for repayment in the credit facility account.
Interest Paid	This is the total collected interest amount (in account currency) in the credit facility account.
Last Paid	This is the date of the recent repayment that has been made into the credit facility account.
Day Past Due	This is the number of days the credit facility has become overdue.
Summary (Sub-Section)	
Category	This is the account's repayment schedule summary type, e.g., T - Installment.
Type	This is the repayment type of the account, e.g., T - Installment. Note: The options available for display will be depended on the system license purchased. Some other example options, are such as 'I - Interest Servicing' and 'K - Equal Principal'.
Freq/From/To	This refers to the repayment schedule's frequency, (e.g., 1 - monthly, 3 - quarterly), the starting period and ending period, (e.g., 1 - 60).
Installment Amount	This is the periodic repayment amount of the credit facility. Note: This is for accounts that follows the 'Instalment' repayment type.
Due Day	This is the repayment due day for each period's repayment, e.g., 1 means 1st day of each calendar month. Note: The possible values that can be displayed in this column is dependent on the account's due date pattern. Due date pattern can be created using the 'Due Date Pattern' function. Each credit facility product can be tagged with the relevant due date pattern scheme code.
Principal	This is the principal portion amount of an installment to be repaid into the credit facility account that follows the 'K – Equal Principal' repayment type.
Pricing (Section)	
Late Charges (Sub-Section)	

Pricing (Section)	
Ccy	This is the currency of the credit facility's late charges imposed arising from late repayment.
Charge Type	This is the category of the late charge charged on the credit facility account, e.g., LC - Late Charges/ Compensation.
Method	This is the applicable late charge method, e.g., F - Fixed Rate, P - Prevailing Rate, A - Fixed Amount and D - Other Rate.
Charge On	This refers to the base amount to be used to compute the late charges, or penalty. The possible values that can be displayed, are as follows:- • 1 - Amount Overdue • 2 - Amount Overdue (P only) • 3 - Gross Balance • 4 - Total Principal Outstanding • X - Not Applicable
Grace Day	This refers to the number of days after which late charges, or penalty will be imposed.
Margin/Rate/Amount	This is the applicable rate value to be used for the computation of the late charges, or penalty, for the case of fixed charge method. Note: • This is a fixed rate value if the selected charge method is 'F - Fixed Rate'. • This is the late charges, or penalty's fixed amount, if the selected charge method is 'A - Fixed Amount'. • This is the margin rate, if the selected charge method is 'P - Prevailing Rate'. • This is the other interest rate value, if the selected charge method is 'D - Other Rate'.
Charge/Waive	This is an indicator whether late charges is to be charged or waived.
Min.Amount	This refers to the minimum amount to charge as the late charge.

Pricing (Section)	
Other Rate Detail	This refers to other late charge rate to be charged. Note: This is the other interest rate value, if the selected charge method is 'D - Other Rate'.
Scheme	This refers to the unique code of the late charge scheme that is used.
Create Date	This refers to the date the late charge scheme was created.
Created By	This refers to the User ID of the user who has created the late charge scheme.
Rate Details (Sub-Section)	
Effective Date	This is the date that an interest, or profit rate record will be applicable to the credit facility.
Total Rate	This is the total interest rate taking into consideration the value from the 'Rate Code' column and 'Margin Rate' column.
Rate Code	This refers to the interest or profit rate code used.
Base Rate	This refers to the base rate value associated with the rate code displayed at the 'Rate Code' column, e.g., 6.80.
Margin Rate	This refers to the existing marginal rate above or below the base rate.
Charge Type	This refers to the category of an interest rate charge that is used, e.g., INT - Interest Rate.
Margin Type	This refers to the type of marginal rate. The possible types of margin rate that can be displayed, are as follows:- • A - Absolute • P - Percentage Note: For example 1: Marginal rate below (in absolute value) Rate : 5.00 Margin Rate : -1.00 Total Rate : $5.00 + (-1.00) = 4.00$ For example 2: Marginal rate above (in percentage value) Rate : 5.00 Margin Rate : 10% Total Rate : $5.00 + (10\% \times 5.) = 5.50$
Change Rep/Prd	This is an indicator whether there is a change in 'Rep - Repayment Amount' or 'Prd - Repayment Period' or 'No Change'.

Pricing (Section)	
Change From	This is an indicator how the interest, profit rate change was made. Some possible values that can be displayed, are as follows:- • Initial • Rate Change
Ceiling Rate	Ceiling rate refers to the highest total interest or profit rate to be applied to a credit facility amount for the computation of interest or profit payable by borrower. This is an indicator that the new total interest or profit rate has been adjusted to the ceiling rate for the disbursed amount of a drawdown request in the selected credit facility account. The possible value that can be displayed, are as follows: • Y - Yes (<i>indicates that the new total interest or profit rate has been adjusted to the ceiling interest rate.</i>) • N - No (<i>indicates that the new total interest or profit rate has not been affected by the ceiling interest rate.</i>)
Floor Rate	Flooring rate refers to the lowest total interest rate to be applied to a credit facility amount for the computation of interest payable by borrower. This is an indicator that the new total interest rate has been adjusted to the flooring rate for the disbursed amount of a drawdown request in the selected credit facility account. The possible value that can be displayed, are as follows: • Y - Yes (<i>indicates that the new total interest or profit rate has been adjusted to the flooring interest rate.</i>) • N - No (<i>indicates that the new total interest or profit rate has not been affected by the flooring interest rate.</i>)
Prepayment Penalty (Sub-Section)	
Type	This indicates the category of prepayment, e.g., Partial Redemption, or Full Redemption.
Scheme	This refers to the applied prepayment penalty scheme code and description.
Ccy	This is the currency applied on the prepayment penalty scheme code.

Pricing (Section)	
Lock In Period (Month)	This is the credit facility bonding period of which penalty will be imposed if the facility is been settled within the period (defined as 'month').
Rebate Percent	This is the applicable rebate in percentage value during early settlement. The applicable percentage value to be rebated is depended on the policy of respective financial institutions or banks.
Remarks	This is the further description relating to a prepayment and prepayment penalty scheme.

Impairment (Section)	
Type	This is the category of impaired items that is being tracked in the respective credit facility account, e.g., ECL - Expected Credit Loss, and SUSP - Interest In-Suspense.
Item Code	This is the abbreviation code of the respective impaired credit item being tracked, e.g., ECL_CAP, and INT.
B/F Amount	This refers to the expected credit losses (also known as provision on all outstanding amount, except for the interest in suspense amount) balance brought forward from last year (in drawdown currency) of the selected credit facility account.
YTD-Provision	This is the provision for unrecoverable credit facility outstanding amount (in drawdown currency) for the year-to-date (YTD) period of the account. Note: YTD refers to the period starting from 1st January of the current year up until today's date.
YTD-Writeback	This refers to the amount of credit facility outstanding (in drawdown currency) that has been repaid by borrower, thus has been written back for the year-to date (YTD) period of the account.
YTD-Uncollected	This refers to the uncollected repayment amount (in account currency) for the year-to date period.
YTD-Writeoff	This refers to the amount of credit facility outstanding (in drawdown currency) that has been written off for the year-to date (YTD) period of the account. Note: YTD refers to the period starting from 1st January of the current year up until today's date.
Balance	This refers to the net amount of the provision on all outstanding amount, except for the interest in suspense amount (in drawdown currency) of the selected credit facility account.

Other Info (Section)	
Follow-Up (Sub-Section)	
Action Date	This is the date that a follow-up action has been taken place on the credit facility account. Note: Follow-up action can be created in this enquiry function by clicking once on the  button at the 'Follow-Up' sub-section.
Action	This is the code and description of the follow-up action that has been taken place on the credit facility account.
Remarks	This is the additional description of the follow-up action that has been taken place on the credit facility account.
Created By	This is the User ID of the user who has created the follow-up action.
Create Date	This is the date the follow-up action has been created.
Follow-up By	This is the name of the bank officer who has performed the related follow-up action.
Messages (Sub-Section)	
Create On	This is the date that a memo has been created.
Function	This is the specific function name that will be prompted with a particular memo provided that the validation for the account number inputted at the function screen matched account number specified for the memo.
Create By	This is the User ID of the user who has created the message.
Message	This is the message that has been conveyed in the respective memo.
Field Code	This is the abbreviation code of the impacted column's data change, involved, e.g., DEFER DETAIL.
New Value	This is the latest data value displayed in the related column, e.g., 01-MAR-2024.
Old Value	This is the previous data value displayed in the related column, e.g., 01-FEB-2024.
Application Info (Sub-Section)	
Application No.	This is the unique reference number of a credit application.
Appl.Receive Date	This is the date that a credit application has been submitted for processing.
Approved Date	This is the date a credit application has been approved.
Approved By	This is the User ID of the user who has approved the credit application.

Other Info (Section)	
LOF Date	This is the date the approved credit application's facilities are offered to customer or borrower in letter.
Accept Date	This is the date that the customer has accepted the facilities offered in the approved credit application.
Marketing Officer	This is the User ID of the marketing officer who is in charged of this credit application.
Salesman	This is the User ID of the salesman who is in charged of this credit application.
Old Account No.	This is the credit facility account's previous reference number.
Agreement Date	This is the date of the related credit facility agreement.
Agreement No.	This is the reference number of the related credit facility agreement.
LOS No.	This refers to the other reference number of the credit application.
Stamp Duty	This is the amount (in base currency) of document tax imposed.
Original Approved Amount	This is the original total approved credit facility amount in the credit application.
Original Tenor	This is the original approved credit facility period.
Other Details (Sub-Section)	
Original Approved Amount	This is the original total approved credit facility amount in the credit application.
Original Tenor	This is the original approved credit facility period.
Document (Sub-Section)	
Source	This is the abbreviation code that indicates the source of the document been attached and uploaded for the credit facility.
File Name	This is the name of the document file attached.
Remarks	This refers to the further description relating to the document attached.
Create By	This is the User ID of the user who has attached and uploaded the document.
Create On	This is the date the document has been attached and uploaded.
View	This is the link to be clicked once in order to view the attached document's details.

Collateral (Section)
Guarantor (Sub-Section)

Collateral (Section)	
ID No	This refers to the unique identification number of a customer that has been defined as a guarantor for a credit facility account.
Name	This refers to guarantor's name associated with the value at the 'ID Number' column.
Relationship	This is the connection of the respective guarantor to the account holder of the credit facility contained in the related credit application.
Created On	This is the date that the guarantor's record was created.
Create By	This is the User ID of the user who has created the guarantor's record.
View	This is the button to click once in order to view further related guarantor details via the 'Guarantor Details' pop-up window.
Guarantor Details (Pop-Up Window)	
ID No.	This refers to the guarantor's unique identification number of an individual (as in a person).
Name	This refers to guarantor's name associated with the value at the 'ID Number' column that is inputted by user.
Facility Type	This refers to the type of facility associated with the value displayed at the 'Account No' field, e.g., LN - Loans. Note: The possible values that can be displayed for selection, are depended, on the license purchased.
Security Code	This refers to the identification number of the related collateral, that has been created in system.
Guarantee Method	This refers to the method of the guarantee distribution, or coverage. The possible options that can be displayed, are as follows:- • A - Absolute • P - Percentage
Nature Of Guarantee	This refers to the nature of a guarantee. Some possible options that can be displayed, are as follows:- • CP - Corporate • GV - Government • IN - Individual

Collateral (Section)	
Guarantee Amount	This refers to the absolute amount of a guarantee extended to a bank or financial institution for a credit facility. Note: This column will only be applicable if the guarantee method is 'A - Absolute'.
Guarantee Percent	This refers to the percentage amount of a type of guarantee extended to a bank or financial institution for a credit facility. Note: This column will only be applicable if the guarantee method is 'P - Percentage'.
Instrument of Claim	This refers to the type of document, or instrument of which a guarantee can be used to claim in the case when customer defaults, e.g., Bank Guarantee Letter, Personal Guarantee Letter and Joint & Several Guarantee Letter.
Signed Date	This refers to the date on which a guarantee document has been signed by the guarantors in agreement to act as a guarantor for the credit facility, or facilities in a credit application.
Guarantee Letter No.	This refers to the official reference number associated with a letter of guarantee.
Guarantee Type	This refers to the category of a guarantee, e.g., Personal, Corporate and Joint & Several.
Relationship	This refers to the connection of a guarantor to the account holder of the credit facility contained in the related credit application.
Guarantee Custody	This is the indicator whether the guarantor's agreement is with the financial institution. The possible options that can be displayed, are as follows:- • Y - Yes • N - No
Security (Sub-Section)	

Collateral (Section)	
Col. Type	This is the category of the collateral. Some possible collateral types that can be displayed, are as follows:- • Accounts Receivables • Farm Equipment and Machineries • Gadget • Home Appliance • Heavy Equipment • Inventory/ Trust Receipts • Livestock • Motorcycle • REM • Sea Vessel • Vehicles
Ref. No	This is a system generated unique reference number of a particular collateral, which is pre-fixed with an internal collateral type code, e.g., R000351.
Ccy	This refers to the currency that is applicable to the collateral's security value.
Security Value	This is the worth of the collateral, which is usually mentioned as the open market value at the property valuation report.
Acct. Security Value	This is the worth of the collateral, that is securing the credit facility account.
View	This is the button to be clicked once in order to be diverted to the 'Collateral Maintenance' function's screen, in order to view further details.
Realisable Value	This is the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report.
Account Realisable Value	This is the portion of the actual value held by the collateral or the estimated rental value or forced sale value of a collateral, which is usually the marked down or discounted value at the property valuation report, that is securing the credit facility account.
Share Count	This is the number of credit facility accounts that is been secured by the collateral.



- Click once on the **View CIF** button, to view details of the customer information file. The fields' description are as displayed at the 'Customer Maintenance' function.
- Click once on the **Redemption Notice** button, to view the details of the redemption notice created. The fields' description are as displayed at the 'Redemption Notice' function.

Pending Disbursement Enquiry Function - Introduction

Depending on the nature of the respective credit facility, some credit facilities may be required to fulfill some additional conditions before it can be released.

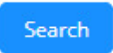
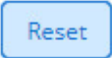
As such this function will come in handy for users to enquire on credit facility accounts that have been pending for disbursement as part of branch operations monitoring or management purpose.

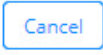
This function basically allows the users of banks or financial institutions to perform enquiry on the credit facility accounts that have not been disbursed, as follows:-

- Summary consisted of sub-total of approved credit facilities limit grouped by branch code, product code and currency code.
- Breakdowns of sub-total of approved credit facilities limit by credit account.

Pending Disbursement Enquiry Function - View Scenarios

Scenario 1: View Credit Facilities that are Pending for Disbursement

Details	
Step 1	From the Tree Menu, search for the Pending Disbursement Enquiry function, and then click once on it.
Step 2	System will display the Pending Disbursement Account Enquiry panel with only default values at the 'From Branch' and 'To Branch' search criteria.
Step 3	Proceed to overwrite values of the search criteria (if applicable), and then click once on the  button. Note: Click once on the  button, to clear off all the data that have been inputted and displayed.
Step 4	System will retrieve the relevant records and displayed them, accordingly at the bottom part of the screen. Note: Records that are consisted of the total approved credit facility's approved amount grouped by branch code, product code and currency will be displayed.
Step 5	Click once on the  icon of a relevant record, to view the breakdowns by credit facility account.

Details	
Step 6	System will display the selected record's breakdowns on the Accounts List panel. Note: - Click once on the  button, to download the list of accounts displayed at the screen into an Excel file. - Click once on the  button, to exit from the screen.

Pending Disbursement Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Pending Disbursement Account Enquiry> (Panel)	
<Pending Disbursement Account Enquiry> (Sub-panel)	
From Branch	This is the starting branch code of a range of branch codes to search for the relevant credit facility accounts.
To Branch	This is the ending branch code of a range of branch codes to search for the relevant credit facility accounts.
<Pending Disbursement Accounts Enquiry> (Sub-Panel)	
Branch	This is the code and name of the respective branch of the bank or financial institution created in the system of which there are credit facilities pending for disbursement, e.g., 10000 - Kuala Lumpur.
Product	This is the code and name of the respective product that contains credit facilities that are pending for disbursement.
Ccy	This is the product currency code.
No.of Account	This is the number of credit accounts found under the respective branch, segregated by the product code and currency code.
Approved Amount	This is the total of 'approved' credit facilities' limit, grouped by branch code, product code and currency code.



- This panel will be displayed upon the function screen opened.
- The purpose of this panel is to allow user to do the followings:-
 - Input the branch search criterion value to search for the relevant list of pending disbursement's credit facility accounts.
 - View the sub-total of approved credit facilities limit grouped by branch code, product code and currency code.
 - Access point to the list of credit facility accounts grouped by branch code, product code and currency code.

Account List (Panel)	
Approved Date	This is the date the respective credit facility has been approved by the bank or financial institution.
Account No.	This is a system generated credit facility account number.
Name	This is the customer name of the main holder the respective credit facility account.
Product	This is the code and name of the respective product of a credit facility that is pending for disbursement.
Ccy	This is the product currency code of the respective credit facility account.
Approved Amount	This is the 'approved' credit facility limit (in product currency).



- This panel will be displayed after user has clicked once on the  icon of a record of a sub-total approved credit facilities limit grouped by branch code, product code and currency code.
- The purpose of this panel is to allow user to view the list of credit facility accounts grouped by branch code, product code and currency code.

Expired Account Enquiry Function - Introduction

Credit account expiry date refers to the last date that the respective borrower can still enjoy the credit facility in his or her credit account. For the case of credit facility amount that has not been either fully disbursed or disbursed at all, no further disbursement will be allowed.

Credit account expiry date will be generated for the respective credit facility account in system once the facility has been disbursed (whether fully or partially) and commenced repayment.

Credit facility accounts are often reviewed periodically with frequency determined by the central bank that governs the concerning bank or financial institution as well as the internal policy of the bank or financial institution.

Therefore, for normal performing credit accounts, the respective expiry date will normally be a future date as compared to the present system application date until the date the respective credit facility account has been fully repaid or settled.

When credit accounts are expiring soon or have expired, it will be a great concern to the bank or financial institution to possibly take the following actions, depending on the conditions of the respective account towards.

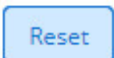
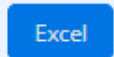
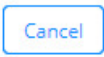
- Review to ensure compliance with the relevant terms and conditions of the facility and prompt repayment.
- Cancel the undisbursed facility offered to customer earlier, since customer no longer required it.
- Reduce or cancel the credit facility offered to customer earlier, since the balance of the credit facility is no longer required due to some reasons.
- Review or renew and repackage the credit facility in order to cater to the customer's present financial needs and repayment capabilities.
- Review or renew and restructure the credit facility in order to cater to customer's financial capabilities to ensure continuous prompt repayment.
- Review or renew and reschedule the credit facility in order to cater to customer's financial capabilities to ensure continuous prompt repayment.

Therefore, this function will come in handy to allow user to track the list of expired or expiring credit accounts for timely actions to be taken.

Expired Account Enquiry Function - View Scenarios

Scenario 1: View Expired Accounts

Details	
Step 1	From the Tree Menu, search for the Expired Accounts function, and then click once on it.

Details	
Step 2	System will open up the screen displaying the following search criteria with default values, at the following fields:- • From Branch (<i>Default to the logon user's branch code</i>) • To Branch (<i>Default to the logon user's branch code</i>) • Expire From (<i>Default to present system date</i>) • Expire To (<i>Default to a date that is one month later to the date inputted at the 'Expire From' field</i>)
Step 3	Proceed to overwrite values of the search criteria (if applicable), and then click once on the  button. Note: Click once on the  button, to clear off all the data that have been inputted and displayed.
Step 4	System will retrieve the relevant records and displayed them, accordingly at the bottom part of the screen. Note: Records of groups by branch code and product code will be displayed.
Step 5	Mouse over the record of group by branch and product, and then click once on the  button.
Step 6	System will display the selected record's breakdowns on the Accounts List panel. Note: • Click once on the  button, to download the list of accounts displayed at the screen into an Excel file. • Click once on the  button, to exit from the screen.

Expired Account Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Expired Accounts (Panel)	
<Expired Accounts Search Criteria> (Sub-Panel)	
From Branch	This is the starting branch code of a range of branch codes to search for the relevant expired or expiring accounts.

Expired Accounts (Panel)	
To Branch	This is the ending branch code of a range of branch codes to search for the relevant expired or expiring accounts.
Expire From	This is the starting date of a range of account expiry dates to search for the relevant expired or expiring accounts.
Expire To	This is the ending date of a range of account expiry dates to search for the relevant expired or expiring accounts.
<Summary of Search Results> (Sub-Panel)	
No.of Account	This is the total number of accounts found based on the selected range of branch codes. Note: This field will be displayed after system have successfully retrieved the search results.
No.of Expired Account	This is the total number of expired accounts based on the selected range of branch codes and range of expired dates. Note: This field will be displayed after system have successfully retrieved the search results.
% Expired	This is the total number of expired accounts (in percentage) based on the selected range of expired account dates and range of branch codes, over the total number of accounts found. Note: This field will be displayed after system have successfully retrieved the search results.
Total Gross Balance	This is the total credit facility accounts' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor) of the selected credit facility accounts found, based on the selected range of branch codes and range of expired account dates. Note: This field will be displayed after system have successfully retrieved the search results.
Total Gross Balance Expired	This is the total expired credit facility accounts' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor) of the selected credit facility accounts found, based on the selected range of branch codes and range of expired account dates. Note: This field will be displayed after system have successfully retrieved the search results.

Expired Accounts (Panel)

% of Balance Expired	This is the total expired credit facility accounts' gross balance over the total credit facility accounts' gross balance found, based on the selected range of branch codes and range of account expired dates. Note: This field will be displayed after system have successfully retrieved the search results.



- This panel will be displayed upon the function screen opened.
- The purpose of this panel is for user to do the followings:-
 - Input the relevant search criteria for the search of the relevant records.
 - View the summary of the search results, based on the selected range of branch codes and range of credit facility expired dates.

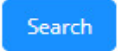
<By Branch and Product>(Sub-panel)

Branch	This is the code of the respective branch created in system of which the respective credit facility account has parked for service.
Product	This is code and name of a product of certain credit facility accounts found, based on the selected range of branch codes and range of credit facility expired dates.
No.of Account	This is the total number of accounts found based on the selected range of branch codes, segregated by the branch codes, and product codes.
No.of Expired Account	This is the total number of expired accounts based on the selected range of branch codes and range of expired dates, segregated by the branch codes, and product codes.
% of Expired Acct	This is the total number of expired accounts (in percentage) based on the selected range of expired account dates and range of branch codes, over the total number of accounts found, segregated by the branch codes, and product codes.
Gross Balance	This is the total credit facility accounts' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor) of the selected credit facility accounts found, based on the selected range of branch codes and range of expired account dates, segregated by the branch codes, and product codes..

<By Branch and Product>(Sub-panel)

Gross Balance(Expired)	This is the total expired credit facility accounts' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the related credit facility debtor) of the credit facility accounts found, based on the selected range of branch codes and range of expired account dates segregated by the branch codes, and product codes..
% of Gross Balance	This refers to the total gross outstanding balance amount (in base currency) in percentage for the accounts that have expired or are expiring on a certain expiry date in the respective branch over the the total Gross Balance.



- This panel will be displayed after user has clicked once on the  button.
- The purpose of this panel is to display the breakdowns of credit facility accounts found within the selected range of branch codes and range of expiry dates, by branch codes and product codes.

Expired Account Details (Panel)

Account List (Panel)

Branch	This is the code and name of the respective branch created in system where credit facility accounts are parked for service.

Account List (Sub-Panel)

Expiry Date	Credit account expiry date is the last date that the respective borrower can still enjoy the credit facility in his or her credit account.
Account No.	This is the unique reference number of the respective credit facility account in system.
Name	This is the customer name of the main account holder in the credit facility account.
Product	This is code and name of credit facility product in the respective account.
Ccy	This is the product currency code, e.g., MYR.
Gross Balance	This is the credit facility account' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor).

Expired Account Details (Panel)

Gross Balance(Base)

This is the expired credit facility account' gross outstanding amount (in base currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor).



- This panel will be displayed after user has clicked once on the  button of a record by branch code and product code.
- The purpose of this panel is to display the breakdowns of each record of branch and product record by the list of related credit facility accounts.

Loan Release Function - Introduction

Loan release simply refers to credit facility been make available to customers (or borrowers) for use in catering to the required needs that have been made known to the financier.

In case of personal loan, once the application has been reviewed and approved, customer will be notified to accept the credit facility offered.

After the customer has accepted the credit facility and its terms and conditions, the next step is to disburse the credit facility.

Therefore, this function will come in handy to allow users to do the followings:-

- Input the credit facility amount to be disbursed
- Input other payout details, e.g., Payee Type (*Borrower or Others*), Payee Name, Transaction Mode (*Cheque, or Journal or Telegraphic Transfer*)
- Perform approval (Decision: Approve, or Rework, or Reject) on completed disbursement requests

Only credit facility accounts that **fulfill** the following conditions can proceed with this function:-

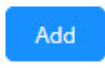
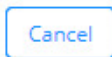
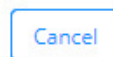
- Each account must be in the **A - Active' status**.
- The credit facility **has not been cancelled**.
- The credit **facility has not been fully released** yet.
- No pending approval's release request made on the credit facility account.

Assigned approver of disbursement requests' can access the respective assigned disbursement request at the 'Officer Workdesk' function via the 'Approval' task card.

Loan Release Function - Update Scenarios

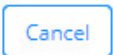
Scenario 1: Create Disbursement Request and Submit for Approval

Details	
Step 1	From the Tree Menu, search for the Loan Release function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve related accounts and displayed accordingly at the Accounts Search pop-up window, if there are more than one account record found.
Step 6	Mouse over an account, and then double-click.

Details	
Step 7	The information of the selected account record, will be displayed at the following panels:- • Account Information • Disbursement (with sub-panels) ◦ <Main Details> ◦ Fees & Other Items ◦ Payout Items ◦ Payment Details
Step 8	Proceed to input value into all the relevant fields as follows:- • Key in the value at the 'Remarks' field, located next to the 'Available Amt.' field. • Click once on the  icon, of an 'auto created' record (e.g., on the 'PRC' item code record) at the 'Payment Details' sub-panel. Thereafter, proceed to input or overwrite the relevant field values at the 'Payout Details' pop-up window, and then click once on the  button. • Click once on the  button, to input details for a new payment record at the 'Payout Details' pop-up window, and then click once on the  button. • Click once on the  icon of a payment record, to remove it from the 'Payment Details' sub-panel. Note: Click once on the  button at Payout Details pop-up window, to discard all changes made.
Step 9	Then, click once on the  button, to save all the data inputted.
Step 10	Lastly, the 'Proceed' window will be displayed. Click once on the 'Yes' radio button, for the 'draft' disbursement request to be sent for approval. Otherwise, click once on the 'No' radio button, not to proceed with approval yet, but retain the disbursement request at the 'draft' stage. Note: Click once on the  button, to discard all changes made.

Scenario 2: Perform Disbursement Request Approval

Details	
Step 1	From the Officer Work Desk, click once on the 'Approval' task card.
Step 2	Thereafter, double-click on a disbursement request record assigned.

Details	
Step 3	The information of the selected account record's disbursement request, will be displayed at the following panels:- • Account Information • Disbursement (with sub-panels) ◦ <Main Details> ◦ Fees & Other Items ◦ Payout Items ◦ Payment Details
Step 4	Click once on the 'Decision' button.
Step 5	System will display the 'Decision' pop-up window.
Step 6	Proceed to input the relevant approval decision option at the 'Decision' pop-up window, as follows:- • Mouse over the 'Decision' field and then click once on it. Thereafter, mouse over an approval decision option, and then click once on it. • Key in the value at the 'Remarks' field.
Step 7	Lastly, click once on the  button, to save all data. System will prompt a confirmation message to proceed, click once on the 'Yes' button, to save data inputted or updated in the system. Otherwise, click once on the 'No' button, not to save any changes made. Note: Click once on the  button, to discard all changes made.

Loan Release Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.

Account Information (Panel)

Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.

Accounts Search (Pop-Up Window)	
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.

Account Information (Panel)	
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

<Main Details> (Sub-Panel)	
Facility Limit	This is the credit facility limit (in account currency) that has been approved by the financier and accepted by the customer (borrower).
Available Amt.	This is the available credit facility limit (in account currency) to be released for use.
Remarks	This is additional comments of justification for the credit facility disbursement.
Net Disbursement Amount	This is the final facility amount (in account currency) that can be disbursed after deducted certain fees and tax amount.
Fees & Other Items (Sub-panel)	
Item Code	This is the code associated with the respective credit charge or fee, or other advance item.
Item Ccy	This is the currency of the credit charge or fee, or other advance item.
Charge Amt.	This is charge or fee, or other advance item amount (in item currency) charged on the credit facility's disbursement transaction.
Tax Amount	This is the amount imposed as tax on the charge or fee, or other advance item that are charged to the credit facility account.
Amount Excl. Tax	This is the net amount of charge or fee, or other advance item charged to the credit facility account after tax.
Deduct Flag	This is an indicator that a credit item is to be deducted from the proceed of the credit facility's disbursement transaction. The options, are as follows:- • Y (<i>item amount is to be deducted from transaction proceed</i>) • N (<i>item amount is not to be deducted from transaction proceed</i>)

<Main Details> (Sub-Panel)	
Payout Items (Sub-panel)	
Item Code	This is the code associated with the respective credit facility related item (e.g., the PRC - Principal Payment' item) can be paid out in the transaction.
Item Ccy	This is the currency of the respective credit facility related item, that can be paid out in the transaction.
Ori. Amt.	This is the original credit facility item amount (in account currency) that will be paid out in the transaction.
Deduct Fee Amt.	This is the fee amount (in account currency) that is to be deducted from the transaction amount.
Tax Amt.	This is the amount imposed as tax on the balance payout amount (in the account currency) in the transaction.
Net Disb. Amt.	This is the net balance payout amount (in the account currency) in the transaction after deduction of charge or fee, or other advance item and tax, if any.
Payment Details (Sub-panel)	
Item Code	This is the code associated with the respective credit facility related item (e.g., the PRC - Principal Payment' item), that can be paid out in the transaction.
Pay To	This is the party to be made with the transaction payout. The available options, are as follows:- • Borrower • Others
Payee	This is the name of the person or company to be made with the transaction payout.
Trn Mode	This is the mode of the transaction. The available options, are as follows:- • Cheque • Journal GL • Telegraphic Transfer Note: The possible transaction modes that can be displayed are determined by the transaction modes made available during the system implementation stage.
Item Amount	This is the amount of the credit facility related item to be paid out.

<Main Details> (Sub-Panel)	
Remarks	This the comment or justification to be made relating to the transaction.
GL Code	This is the journal GL account number used for the transaction payout made via journal. Note: This is only applicable for Journal Transaction Mode.
Account No.	This is the NOSTRO Bank Account number to be remitted with the transaction payout amount. Note: This is only applicable for Telegraphic Transfer Transaction Mode.
Delete	This is the button to be clicked once to discard the draft disbursement request created.
Decision	This is the button to be clicked once to input approval decision to the respective assign disbursement request.

Payout Details (Pop-Up Window)	
Item Code	This is the code associated with the respective credit facility related item (e.g., the PRC - Principal Payment' item), that can be paid out in the transaction. Note: The available options that can be selected are dependent on the credit facility-related item codes made available at the particular transaction.
Pay To	This is the party to be made with the transaction payout. The available options, are as follows:- • Borrower • Others
Trn. Mode	This is the mode of the transaction. The available options, are as follows:- • Cheque • Journal GL • Telegraphic Transfer Note: The transaction modes that can be selected are defined by the modes made available for transactions during the system implementation stage.

Payout Details (Pop-Up Window)	
Payee	This is the name of the person or company to be made with the transaction payout.
Item Amt.	This is the amount of the credit facility related item to be paid out.
Remarks	This the comment or justification to be made relating to the transaction.
NOSTRO	This is the bank code and name of the NOSTRO Bank of the transacting bank to be remitted with the transaction payout amount.
GL Code	This is the journal GL account number used for the transaction payout made via journal. Note: This is only applicable for Journal Trn. Mode.
Ref No.	This is the reference number of the related advice issued. Note: This is only applicable for Journal Trn. Mode.
Payee ID No.	This is the identification number of the person or company to be made with the transaction payout. Note: This is only applicable for Telegraphic Transfer Trn Mode.
Payee bnk.cd	This is the code associated with the bank of the person or company to be made with the transaction payout. Note: This is only applicable for Telegraphic Transfer Trn Mode.
Account No	This is the Bank Account number to be remitted with the transaction payout amount. Note: This is only applicable for Telegraphic Transfer Trn Mode.



- This panel will pop up once user has clicked on the  button located at 'Payment Details' sub-panel, or on the  on the selected record at the 'Payment Details' sub-panel.
- The purpose of this pop-up window panel is for user to update the details of disbursement payout on the account.

Proceed (Pop-Up Window)

Complete Stage?	This is to indicate whether the disbursement request has been finalised for approval. The available options, are as follows:- • Yes (<i>Disbursement Request will be sent for approval</i>) • No (<i>Disbursement Request will not be sent for approval yet</i>)



- This window will appear once user has clicked once on the  button on a 'draft' disbursement request.
- The purpose of this pop-window is to allow user to confirm that a disbursement request is ready for approval.

Decision (Pop-Up Window)

Decision	This is the approval decision on a credit facility's disbursement request. The possible options that can be selected, are as follows:- • Approve (<i>Credit facility will be disbursed</i>) • Rework (<i>Credit facility disbursement will be reverted to the draft stage for amendment</i>) • Reject (<i>Credit facility disbursement will not be proceeded</i>)
Remarks	This is the additional comments relating to the approval decision on a credit facility's disbursement request.



- This window will be displayed after user has accessed the function screen from the 'Officer Workdesk' function, and clicked once on the 'Decision' button.
- The purpose of this window is to allow user to select the relevant decision option during approval on a credit facility's disbursement request.

Account Message Function - Introduction

This function allows the user to create a memo or notice for its associated credit facility account. This memo can be used at any time, and one useful purpose would be to warn system users, e.g., in the case of any deceased customer.

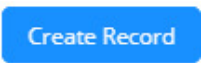
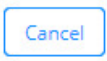
This function allows user to specify the effective and expiry dates for each memo. Furthermore, feedbacks on the relevant memo can be allowed.

Once a memo has been marked as effective, it will be displayed at the 'Memo Alert' pop-up window after the user has inputted the 'Account No.' search criterion at the relevant function screens.

In addition, user can also proceed to the 'Memo Message' function to create memo to be associated with Customer IDs.

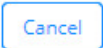
Account Message Function - Create Scenarios

Scenario 1: Create Account's Memo

Details	
Step 1	From the Tree Menu, search for the Account Message function, and then click once on it.
Step 2	By default, system will open up Account Information panel without any data.
Step 3	Proceed to input the relevant search criterion, at the Account Information panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Search pop-up window, if there are more than one record found.
Step 5	Mouse over an account record, and then double-click twice on it.
Step 6	The details (including any existing memo records) of the selected account record will be displayed.
Step 7	Click on the  button.
Step 8	System will display Account Message Details pop-up window.
Step 9	Proceed to input value into all the relevant fields at the Account Message Details pop-up window.
Step 10	Thereafter, click once on the  button at the same pop-up window. Upon confirming on the data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Account Message Function - View Scenarios

Scenario 1: View Details of Account's Memo

Details	
Step 1	From the Tree Menu, search for the Account Message function, and then click once on it.
Step 2	By default, system will open up Account Information panel without any data.
Step 3	Proceed to input the relevant search criterion, at the Account Information panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Search pop-up window, if there are more than one record found.
Step 5	Mouse over an account record, and then click once on it.
Step 6	The details (including any existing memo records) of the selected account record will be displayed.
Step 7	Click once on the  icon of an existing memo.
Step 8	System will display the selected memo details at the 'Account Message Details' pop-up window. Note: Click once on the  button, to exit from the pop up window.

Account Message Function - Delete Scenarios

Scenario 1: Delete Account's Memo

Details	
Step 1	From the Tree Menu, search for the Account Message function, and then click once on it.
Step 2	By default, system will open up Account Information panel without any data.
Step 3	Proceed to input the relevant search criterion, at the Account Information panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Search pop-up window, if there are more than one record found.
Step 5	Mouse over an account record, and then click once on it.
Step 6	The details (including any existing memo records) of the selected account record will be displayed.
Step 7	Click once on the  icon, of a memo record.

Details	
Step 8	System will prompt a delete confirmation message. Click once on the  button, system will remove the record from the system. Note: Click once on the  button, not to proceed with the deletion.

Account Message Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Account Message (Panel)	
Memo Key	This is a system generated reference number of the respective memo.
Function Name	This is the name of respective function screen in system that a memo has been created.
Effective Date	This is the date on which a memo is to be prompted at the selected function screen (refers to the 'Function Name' field).
Expiry Date	This is the date after which a memo will no longer be prompted at related function screen.

Account Message (Panel)	
Allow Remove After Read	This is an indicator whether a memo can be deleted by user after it has been prompted at the selected function screen (refers to the 'Function Name' field). The available options, are as follows:- • Y - Yes (<i>memo can be deleted by user, after it has been prompted at the related function screen</i>) • N - No (<i>memo cannot be deleted by user, after it has been prompted at the related function screen</i>)
Require Feedback?	This is an indicator whether a memo requires feedbacks when it is prompted at other function screen. The available options, are as follows:- • Y - Yes (<i>memo requires feedbacks, after it has been prompted at the related function screen</i>) • N - No (<i>memo does not require feedback, after it has been prompted at the related function screen</i>)
Create Date	This is the date that the memo has been created.



- This panel will be displayed after user has selected the relevant credit facility account.
- The purpose of this panel is to allow user to view the list of existing memos created.

Account Message Details (Pop-Up Window)	
Message	This is the message that user intends to convey in a memo.
Effective Date	This is the date on which a memo is to be prompted at the selected function screen (refers to the 'Function Name' field).
Expiry Date	This is the date after which a memo will no longer be prompted at related function screen.

Account Message Details (Pop-Up Window)

Allow Remove After Read	This is an indicator whether a memo can be deleted by user after it has been prompted at the selected function screen (refers to the 'Function Name' field). The available options, are as follows:- • Y - Yes (<i>memo can be deleted by user, after it has been prompted at the related function screen</i>) • N - No (<i>memo cannot be deleted by user, after it has been prompted at the related function screen</i>)
Require Feedback?	This is an indicator whether a memo requires feedbacks when it is prompted at other function screen. The available options, are as follows:- • Y - Yes (<i>memo requires feedbacks, after it has been prompted at the related function screen</i>) • N - No (<i>memo does not require feedback, after it has been prompted at the related function screen</i>)
Function Flag	This is to indicate the memo is to be targeted for a specific function only. The available options, are as follows:- • Yes (<i>Memo to be displayed for a specific function</i>) • No (<i>Memo to be displayed for all related functions, by matching Account No.</i>)
Function Name	This is the specific function that will be prompted with a particular memo, provided system has validated that the account number inputted at the respective function screen matched.
Feedback	This is the comments or replies made against a memo created, when the message has been read from the other related function via the 'Memo Alert' pop-up window. Note: This field will only be displayed for existing memo.



- This window will pop up after user has done the followings:-
 - Clicked once on the  button.
 - Clicked once on the  button of an existing memo record.
- The purpose of this window is for user to do the followings:-
 - Input details for new memo
 - View the details of each memo created.

Other Debit Function - Introduction

This function basically allows user to do the followings:-

- Debit account on any adhoc charges or fees (e.g., Processing Fees, and Administrative Fees) that the banks or financial institutions may impose.
- Debit account on advance items (e.g., Insurance Fees, and Legal Fees)

The present default income treatment of this function is that once a charges or fees amount has been debited into the account, regardless whether the charges or fees amount has been collected, system will treat that income has been earned with related accounting entries raised upon the 'End-of-Day' periodic process completed in system on daily basis.

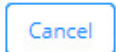
The related GL accounts that are requires to be pre-set up for this function, are as follows:-

- Credit facility account (the debtor GL account by credit facility product)
- Credit product charges or fees, or advances charged (the charge, or fees, or advances GL account by credit facility product)
- Credit facility income (the fees and charges that will be treated as income by the credit facility product)
- Journal GL account to park the respective advance item amount for subsequent payout to the relevant parties
- Related Currency Journal Clearing GL account (the intermodule journal clearing GL between Common Business Services area and Loans area)

Other Debit Function - Create Scenarios

Scenario 1: Debit Fee or Advances

Details	
Step 1	From the Tree Menu, search for the Other Debit function, and then click once on it.
Step 2	By default, system will open up the Account Information panel without any data.
Step 3	Proceed to input value for the search criteria field located at Account Information panel, and then click once on a relevant search criterion button.
Step 4	System will retrieve records of existing account and displayed accordingly at the Accounts Search pop-up window.
Step 5	Double-click on an existing account at the Accounts Search pop-up window.
Step 6	The information of the selected account record of will be displayed.
Step 7	Proceed to input value at each relevant fields at 'Debit Other' Panel.

Details	
Step 8	Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all updates made.

Other Debit Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Debit Other (Panel)	
Item Code	This is the code and description of the respective other fees and charges, including advance items that can be debited to the selected credit facility account. Some possible values that can be selected, are as follows:- • ADM - ADMIN FEE • BCM - BANK CHARGES • PRO - PROCESSING FEES • INS - INSURANCE FEES • LGL - LEGAL FEES • STM - STAMP DUTY • OUI - OTHER MISCELLANEOUS FEE Note: • The actual available list of options that can be selected are dependent on the arrangement made during system implementation stage. • If the selected item code belongs to advance items, e.g., INS, LGL and STM, user will be required to select a value at the 'Credit Journal GL Account' field. This is because these item codes refers to the funds that will be required to be paid out to the related parties, and not kept in the bank or financial institution as income.
Transaction Amount	This is the amount (in the payout currency worth) to be debited from the selected credit facility account. Note: Presently the allowed currency for the transaction in this function is the base currency only.
Reference/ Invoice No.	This is the related charges or fees items' reference or invoice number.

Debit Other (Panel)	
Credit Journal GL Account	This is the journal general ledger (GL) account number to be used in order for funds to be credited and parked for the transaction, before it. Note: • This field will only be displayed, provided the selected item code above is an advance item code. • Journal GL accounts can be pre-maintained at the 'Journal GL' function. • The related journal currency clearing GL must have been pre-maintained at the 'GL Set (General) Maintenance' function. • The related credit facility's debtor GL account and income GL have been pre-maintain as a GL set (which includes other product GL accounts), at the 'GL Set (Product) Maintenance' function, and tagged to the related product code via the 'Product Maintenance' function
Remarks	This is the additional details related to the transaction.

Credit Journal GL Account LOV (Pop-up Window)	
Search	This is the keywords to be used to filter Journal GL codes listed below.
GL Code	This is the journal general ledger account number or code that has been pre-maintained at the Chart of Account in system for used.
Description	This refers to the short details or name of the respective journal general ledger account or code associated with a journal general ledger code.



- This window will be displayed after user has mouse over the 'Cr Journal GL Account' field, and pressed once on 'Enter' key on the keyboard.
- The purpose of this window is to facilitate user to select the relevant Journal GL account to credit the debit transaction amount.

Account Deferment Function - Introduction

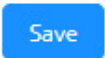
Repayment deferment in credit facility account simply refers to the postponement of repayment of credit facility's account until a later period or date.

During the deferment period borrowers are not required to make payments to the account until the end of the period. Repayment deferment on credit facility account can most likely occur when borrowers faced financial difficulties. However, the consent or approval for repayment deferment in any credit facility account is dependent on the respective bank's or financial institution's policy.

Repayment deferment in credit facility account in this function essentially allows the rescheduling past and/ or future repayments' of the respective credit facility.

Account Deferment Function - Update Scenarios

Scenario 1: Deferment Repayment

Details	
Step 1	From the Tree Menu, search for the Account Deferment function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve the related accounts and display them accordingly at the Account Search pop-up window, if more than one record found.
Step 6	Mouse over a record and then double-click on it.
Step 7	System will display the details of the selected account.
Step 8	Proceed to input value into the relevant fields at the 'Loan Deferment Maintain' sub-panel
Step 9	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once the  button, to discard all data displayed and input made.

Account Deferment Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.

Accounts Search (Pop-Up Window)	
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.

Account Information (Panel)	
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Loan Deferment (Panel)	
Account Details (Sub-panel)	
Gross Balance	This is the credit facility's gross outstanding amount (in account currency), e.g., total of interest and principal balance amount including all other charges, deductible items' amount and penalty interest on late payment (that must be accounted as the credit facility debtor).
Month in Arrears	This is the number of months that the credit facility's instalments or repayments have been overdue or missed by the borrower.
Arrears Amount	This is the total amount of credit facility's instalments or repayments amount (in account currency) that has been overdue or missed by borrower.
Commence Date	This is the start date of the repayment of the credit facility.
Expiry Date	This is the last date of the facility, and the last date that repayment of the facility is to be made.
Tenor	This ia the term of the credit facility, e.g., 108 By Month.
Loan Deferment Maintain (Sub-panel)	
Remarks	This is the further comments made on the deferment for the credit facility account (if any).

Loan Deferment (Panel)	
Future due date?	This indicates that the due date for deferment will be in the future. The available options, are as follows:- • Yes • No
Defer From This Due Date	This is the credit facility's repayment due date of which the related periodic repayment amount will start to be deferred.
No.of Deferment	This is the number of months that the credit facility repayment is to be delayed or postponed.
MIA Freeze Start Date	This is the starting date of which the months in arrear in the credit facility will not be taken into consideration, arising from the deferment.
One Time Fee	This is the one time fee charged to the account for the deferment of repayments.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to input the deferment details for the selected credit facility's account.

Defer from This Due Date LOV (Pop-up window)	
Search	This is the keywords to be used for the search of the relevant repayment record in the credit facility account.
Due Date	This is the date of which the respective credit item has due for repayment in the selected credit facility account.
Repayment Code	This is the credit item code of the respective repayment record. Some possible values that can be displayed, are as follows: • INT - Interest • IST - Instalment
Amount Due	This is the repayable amount that has due for repayment in the selected credit facility account.
Amount Outstanding	This is the repayable amount that has due for repayment and remain unpaid in the selected credit facility account.



- This panel will be displayed, after user has mouse over the 'Defer From This Due Date' field and pressed once on the 'Enter' key on the keyboard.
- The purpose of this panel is for user to select the relevant past due repayment record to commence the account deferment.

Waiver Function - Introduction

Due to the intense competition amongst banks or financial institutions nowadays, very often borrowers will request for waiver of charges or fees or some advance item amount, or charges or fees or advances amount to be imposed at a lower value.

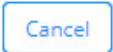
As such, this function will come in handy to allow user to maintain the outstanding item amount to be waived at the respective borrower's credit facility account.

The related GL accounts that are requires to be pre-set up for this function, are as follows:-

- Credit facility account (the debtor GL account by credit facility product)
- Credit product charges or fees, or advances charged (the charge, or fees, or advances GL account by credit facility product)
- Credit facility income (the fees and charges that will be treated as income by the credit facility product)
- Journal GL account to 'expense out' the advance item amount
- Related Currency Journal Clearing GL account (the intermodule journal clearing GL between Common Business Services area and Loans area)

Waiver Function - Create Scenarios

Scenario 1: Waive Fees or Charges and Advances

Details	
Step 1	From the Tree Menu, search for the Waiver function, and then click once on it.
Step 2	By default, system will open up the Account Information panel without any data.
Step 3	Proceed to input value for the search criteria field located at Account Information panel, and then click once on a relevant search criterion button.
Step 4	System will retrieve records of existing account and displayed accordingly at the Accounts Search pop-up window.
Step 5	Double-click on an existing account at the Accounts Search pop-up window.
Step 6	The information of the selected account record of will be displayed.
Step 7	Proceed to input value at each relevant fields at 'Waiver' panel.
Step 8	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all updates made.

Waiver Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.

Accounts Search (Pop-Up Window)	
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Waiver (Panel)	
Item Code	This is the code associated with the respective other fee or charges, or advance item, that has been charged to the selected account, e.g., LC - LATE CHARGES, and ADM - ADMIN FEE.
Currency	This is the item's currency code; the charged currency code. Note: Presently the item currency is equivalent to the base currency.
Amount Outstanding	This is the outstanding amount (in the item currency) for the selected item code, that is pending for collection from the customer.
Waiver Amount	This is the amount (in the item currency) that is to be waived from the value displayed at the 'Amount Outstanding' field.

Waiver (Panel)	
Debit GL Code	This is the journal general ledger account to be used to reverse and reduce the respective charge or fee, or 'expense out' the advance item's outstanding amount, towards waiving portion of the charged amount in the selected credit facility account. Note: • This field will only be displayed, provided the selected item code above is an advance item code. • Journal GL accounts can be pre-maintained at the 'Journal GL' function. • The related journal currency clearing GL must have been pre-maintained at the 'GL Set (General) Maintenance' function. • The related credit facility's debtor GL account and income GL have been pre-maintain as a GL set (which includes other product GL accounts), at the 'GL Set (Product) Maintenance' function, and tagged to the related product code via the 'Product Maintenance' function.
Reference No.	This is essentially the identifier number of related documents concerning the item amount waived in the selected account.
Remarks	This is additional comments or details related to the waived item amount.

Account Details Function - Introduction

This function basically allows user to maintain other information relating to a credit facility account (other than the financial information).

Some types of information, are as follows:-

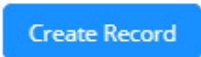
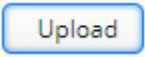
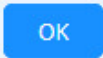
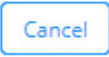
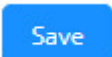
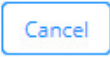
- Officer in charge
- Account's reminders settings
- Correspondence addresses (postal and email)
- Related Documents
- Others

The types of information that can be maintained in this function is dependent on dataset pre-maintained and agreed during the system implementation stage.

Account Details Function - Create Scenarios

Scenario 1: View and Maintain Credit Account Details

Details	
Step 1	From the Tree Menu, search for the Account Details function, and then click once on it.
Step 2	By default, system will open up the Account Information panel without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve the relevant accounts, and display accordingly at the Accounts Search pop-up window.
Step 6	Double-click on a relevant account.
Step 7	The information of the selected account will be displayed at the Account Details panel on the following sections:- • Main • Correspondence • Corr.Email • Other Details • Document

Details	
Step 8	Proceed to input value into each relevant fields and columns, as follows:- - Click once on the respective section's name, to go to the respective section. - Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. - Mouse over each text field, and key in the related field or column value. - Mouse over a check box field, and then click once on it, to select. Click once on the same checked check box to deselect it. - At the 'Document' section, click once on the  button. Proceed input value at relevant fields at the Add Document pop-up window and click on the  button. Proceed to search for the relevant file and double-click on it at the 'Open' panel, to select the file. Thereafter, click once the  button at the Add Document pop-up window. Note: Click once on the  button at the Add Document pop-up window, to discard all changes made.
Step 9	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all data inputted.

Account Details Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.

Account Information (Panel)

Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.

Accounts Search (Pop-Up Window)	
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.

Account Information (Panel)	
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Account Maintenance (Panel)	
Main (Section)	
Officer In Charge	This is the officer who has been assigned to take charge of this credit facility account.
Officer In Charge 2	This is the second officer who has been assigned to take charge of this credit facility account.
Remarks	This is the further comments or description for a selected credit facility account.
Reminder 1	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder 2	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder 3	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder 4	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder 5	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder Guarantor	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder 4th Schedule	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.

Account Maintenance (Panel)	
Reminder Letter of Demand	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Reminder Bill	This is to indicate that this type of letter of reminder is to be generated for the credit facility account. Checked check box means the reminder type is relevant.
Correspondence (Section)	
Correspondence	This is an indicator for the row of postal address that is to be selected as the correspondence address. Checked check box at a row of postal address record indicates that the row of address record is to be the correspondence address for the customer.
Address Type	This refers to the applicable address type for a credit facility account, e.g. Permanent Address.
Address Seq.	This refers to the ordered number list of an address.
Address	This refers to the applicable correspondence mailing address for a credit facility account.
Corr.Email (Section)	
Correspondence	This is an indicator for the row of email address that is to be selected as the correspondence address. Checked check box at a row of email address record indicates that the row of address record is to be the correspondence address for the customer.
Address	This refers to the customer's location, or path of delivery of electronic mails, or messages.
Other Details (Section)	
This section will display other required information relating to the credit facility account, if any. The list of fields or column that will be display in this section will be made available at the actual syste, if any, dependent on the arrangement made during system implementation	
Document (Section)	
File Name	This is the name of the respective document attached to the credit facility account.
Remarks	This is the comments made on the respective document attached to the credit facility account.
Created On	This is the date the respective document attached to the credit facility account.
Created By	This is the User ID of the user who has uploaded the document.
Download	This is the button to be clicked to preview, copy or print out the document.

Add Document (Pop-up Window)	
File Upload	This is the file name of the selected document to be uploaded.
Upload	Click once on this button for system to trigger the 'Open' file to select the relevant file from the available directories of the user's machine in order to select the relevant file for upload.
Remarks	This refers to the additional description of a selected file for credit facility account.



- This window will pop up once user has clicked once on the  button at the 'Document' section.
- The purpose of this pop-up window is for user to upload relevant documents for the selected credit facility account.

Freeze/Unfreeze Account Function - Introduction

Account can be frozen due to the various reasons, such as follows:-

- Deceased of account holder and pending the grant of probate
- Bankruptcy faced by account holder
- Legal action brought against the account holder for some other various reasons

This function basically allows user to either freeze the selected credit facility account, or to revoke the frozen status of the credit facility account.

The freeze options that are allowed in this function, are as follows:-

- B - Both Credit And Debit (*User is not allowed to perform any debit or credit transactions in each related credit facility account at all*)
- C - Credit (*User is only allow to perform credit transactions in each related credit facility account*)
- D - Debit (*User is only allow to perform debit transactions in each related credit facility account*)
- N - Unfreeze (*To remove the frozen tag of each related credit facility account, and allow all types of transactions to be performed*)

Freeze/Unfreeze Account Function - Update Scenarios

Scenario 1: Freeze or Unfreeze Account

Details	
Step 1	From the Tree Menu, search for the Freeze/Unfreeze Account function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve records of existing account and displayed accordingly at the Accounts Search pop-up window.
Step 6	Double-click on an existing account record.
Step 7	The information of the selected account record, will be displayed.
Step 8	Proceed to input value into all the relevant fields at the 'Freeze and Unfreeze' sub-panel.
Step 9	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click on the  button, to discard all changes made.

Freeze/Unfreeze Account Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.

Accounts Search (Pop-Up Window)	
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Freeze and Unfreeze (Sub-panel)	
Freeze Status	This is the freeze option to be applied to the selected credit facility account. The available options, are as follows: • B - Both Credit And Debit (<i>User is not allowed to perform any debit or credit transactions in each related credit facility account at all</i>) • C - Credit (<i>User is only allow to perform credit transactions in each related credit facility account</i>) • D - Debit (<i>User is only allow to perform debit transactions in each related credit facility account</i>) • N - Unfreeze (<i>To remove the frozen tag of each related credit facility account, and allow all types of transactions to be performed</i>)
Remarks	This is the further information relating to the selected option to freeze or 'unfreeze' credit facility account from any transaction.

Process Write Off Function - Introduction

When a bank or a financial institution cannot recover the non-performing credit facility outstanding, despite various means of attempts including legal actions, such bad credit will most likely be written off from their books of accounts (Balance Sheet).

Some basis examples of delinquent credit facility accounts that will be selected for write off, are as follows:-

- Account has more than a certain month in arrears, e.g., for almost 7 years.
- Account still have some small balance outstanding, that can be treated as loss.

Upon identifying the credit facility accounts to be written off, this function will come in handy to allow users (of different departments) to do the following:-

1. Create a batch of accounts to be written off. *(By Asset Management User)*
2. Amend batch details, add and remove accounts extracted in a batch, for write off, and then send for approval. *(By Asset Management User)*
3. Perform approval to either approve the batch of accounts for write off, or to send the batch of accounts to be reworked. *(By Finance User)*
4. View and generate report of the batch of accounts in the following task stages:-
 - WIP *(By Asset Management User)*
 - Pending Approval *.(By Finance User)*
 - Submitted Batch *(By Asset Management User)*

This function allows one batch to be processed and completed before another batch of accounts can be created, otherwise error message will be prompted.

Process Write Off Function - Create Scenarios

Scenario 1: Create a Batch with Extracted Account for Write Off

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off <i>(Extract Accounts and Batch Generation)</i> 2. WIP <i>(Edit Accounts in Batch)</i> 3. Pending Approval <i>(Review to proceed with batch write off)</i> 4. Submitted Batch <i>(Enquire past 3 months batch record)</i>

Details	
Step 3	Click once on the 'New Write Off' task card.
Step 4	System will display the 'Extraction Condition' panel.
Step 5	Proceed to input value for the search criteria fields, located at the 'Extraction Condition' panel and then click once on the  button.
Step 6	System will prompt a message informing the batch has been created, and a batch number will be displayed in the message. Note: The system will extract and save all accounts that meet the extract conditions set. The batch will then, be assigned and parked under the 'WIP' task card.

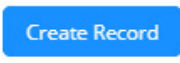
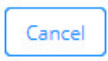
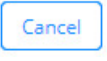
Process Write Off Function - View Scenarios

Scenario 1: View and Generate Report on the Batch that is in the 'WIP' or 'Pending Approval' or 'Submitted Batch' Task Stage

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'WIP' or 'Pending for Approval' or 'Submitted Batch' task card. System will display 'WIP', 'Pending for Approval' or 'Submitted Batch' panels accordingly.
Step 4	Proceed to click once on the 'Generate Report' button at the bottom of these panels. Note: Click once on the selected batch in the 'Submitted Batch' panel. The system will display the list of accounts for the batch in the sub-panel. Thereafter, click on the 'Generate Report' button.
Step 5	System will display the report accordingly in Excel format.

Process Write Off Function - Update Scenarios

Scenario 1: Update Accounts' Details or Add and Remove Accounts in Batch

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'WIP' task card. System will display the 'WIP' panel with existing batch details. Note: Click once on the 'Cancel Batch' button at the bottom of the panel, to remove the selected batch.
Step 4	Proceed to update the batch details at the 'WIP' sub-panel, as follows:- • Click once on the  icon of an account and then proceed to overwrite all the relevant field values at the Add Account pop-up window. Then, click once on the  button. • Click once on the  button, and proceed to search and input new accounts into batch of accounts for write off at the Add Account pop-up window. Then, click once on the  button. Note: Click once on the  button, to discard all changes made.
Step 5	Lastly, click once on the  button, where system will capture and save the data inputted or updated in into the system. Note: • This step is applicable for both update to existing accounts and adding new accounts into the write off batch. • Click on the 'Generate Report' button at the bottom of the panel to generate a list of accounts in the write-off batch. The system will generate the list in Excel format. • Click on the  button, to discard all changes made.

Scenario 2: Submit Batch for Approval Process

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'WIP' task card. System will display the 'WIP' panel with details of the batch that has been submitted for approval. Note: Only one batch of credit accounts for write off, can be submitted for approval at one time.
Step 4	Click once on the 'Submit for Approval' button and system will prompt a message seeking confirmation to submit a batch of accounts for write off. Proceed to select the  button, where the system will save the batch submission and move the write off batch to the 'Pending Approval' task card. Note: • Click on the 'Generate Report' button at the bottom of the panel to generate a list of accounts in the write-off batch. The system will generate the list in Excel format. • Click once on the  button, not to proceed with the batch submission for approval.

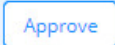
Scenario 3: Rework on Batch of Accounts Submitted for Approval

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.

Details	
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'Pending Approval' task card. System will display the 'Pending Approval' panel with details of the related batch of accounts.
Step 4	Click on the 'Rework' button. System will display Rework pop-up window.
Step 5	Proceed to update the relevant field and click on the  button, where the system will save the batch rework submission, and revert the batch to park under the 'WIP' task card. Note: • Click on the 'Generate Report' button at the bottom of the panel, to generate a list of accounts in the write-off batch. The system will generate the list in Excel format. • Click once on the  button, not to proceed with batch rework submission.

Scenario 4: Perform Approval to Write Off a Batch of Accounts

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'Pending Approval' task card. System will display the 'Pending Approval' panel with details of the related batch of accounts.

Details	
Step 4	Proceed to click once on the  button. Note: Click on the 'Generate Report' button at the bottom of the panel to generate a list of accounts in the write-off batch. The system will generate the list in Excel format.
Step 5	System will prompt a message seeking confirmation to submit a batch of accounts for write off. Proceed to select the  button, where the system will save the approved batch submission and move the write-off batch to the 'Submitted Batch' task card. Note: Click once on the  button, not to proceed with approved batch submission.

Process Write Off Function - Delete Scenarios

Scenario 1: Remove Accounts in Batch

Details	
Step 1	From the Tree Menu, search for the Process Write Off function, and then click once on it.
Step 2	By default, system will open up the screen displaying all the available write off process task cards, as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Step 3	Click once on the 'WIP' task card. System will display the 'WIP' panel.
Step 4	Mouse over an account record at the sub-panel and then click once on the  icon.
Step 5	System will prompt a delete confirmation message. Click once on the  button, system will remove the record from the system database. Note: Click once on the  button, to cancel the deletion process.

Process Write Off Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Write Off Extraction (Panel)	
<Task> Card	This is the respective batch process task card related to the write off process in this function. The task cards that can be displayed, are as follows:- 1. New Write Off (<i>Extract Accounts and Batch Generation</i>) 2. WIP (<i>Edit Accounts in Batch</i>) 3. Pending Approval (<i>Review to proceed with batch write off</i>) 4. Submitted Batch (<i>Enquire past 12 months batch record</i>)
Extraction Conditions (Panel)	
Extract Lost	This is the most recent date that credit facility accounts have outstanding, that cannot be repaid. Note: The value of this field is default to the previous month's end date. However, user can overwrite it.
Account with MIA	This is the number of months in arrears (MIA) in the credit facility accounts; number of months that no repayment have been received into the credit facility account.
Remarks	This is the additional comments concerning the batch accounts created for write off.
Write Off Batch (Panel)	
WIP/Pending Approval/Submitted Batch(Last 12 months) (Sub-Panel)	
Batch No.	This is the system generated reference number for the respective batch of accounts to be written off.

Write Off Batch (Panel)	
Status	This is the status of the respective batch of accounts to be written-off. The options, are as follows:- • D - Under Development • P - Pending • W - Rework • A - Active • C - Completed Note: The batch status that can be displayed is workflow-dependent. Under the following workflows, or task cards, the possible batch statuses that can be displayed. are as follows:- • WIP: 'Under Development' or 'Rework' • Pending Approval: 'Pending' • Submitted Batch: 'Active' or 'Completed'
No of Accounts	This is the number of accounts that has been extracted in the batch to be written off.
Proposed Write Off Amount	This is the total credit facilities' outstanding amount from a batch that can be written off, during the batch extraction time. Note: This is basically the sum of each of the credit facility account's gross balance after deducted the unearned interest amount, from the batch.
Remarks	This is the additional comments concerning the batch created for the purpose to write off of a batch of accounts.
Rework Remarks	This is the additional comments concerning the batch that has been reworked.
Create Date	This is the date the batch of accounts to be written off has been created.
Create By	This is the User ID of the user who has created the batch of accounts to be written off.
Rework Update Date	This is the date that the batch of accounts to be written off has been amended.
Rework Comment By	This is the User ID of the user who has make the amendment on the batch of accounts to be written off.

Write Off Batch (Panel)	
Accounts List (Sub-Panel)	
Account No.	This is the system generated unique reference number of the respective credit facility account.
Account Status	This is the status of the credit facility account, e.g., A - Active.
Proposed Write Off Amount	This is a credit facility account's outstanding amount that can be written off, during batch extraction time.
MIA	This is the number of months in arrears of a credit facility account.
Product	This is the code and description associated with the credit facility product.
Customer Name	This is the customer name of the main-holder of the credit facility.

Add Account (Pop-up window)	
Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened, after user has clicked once on the  button.
- The purpose of this panel is for user to search for the relevant credit facility account record to be added to the batch of account for write off.

Accounts Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.

<Accounts Listing> (Sub-Panel)

Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).

Accounts Search (Pop-Up Window)

Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Add Account/ Account Details (Pop-Up Window)

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.
Write-Off Detail (Panel)	
Action Code	This is an indication of the respective credit facility account situation following the 'Termination of the Account'. Note: The relevant options will be made available for selection, during system implementation stage.

Add Account/ Account Details (Pop-Up Window)	
Litigation Status	This is the indication of the legal status of the credit facility accounts to be extracted for the batch accounts to be written off. The available options, are as follows:- • L - Under Litigation • N - Not Under Litigation • P - Under Litigation Processing
Legal Status Code	This is to indicate the legal stage of the litigation process that the credit facility account is going through. Some options, are as follows:- • 10 - Summon/Writ files • 11 - Judgement order/Order of sale • 12 - Bankruptcy • 13 - Charging order • 14 - Garnishee order • 15 - Writ of seizure and sale • 16 - Prohibitor order • 17 - Winding-up • 18 - Auction • 19 - Judgement debtor summon • 20 - Receiver/Section 176 • 21 - Settled/Discharged
Legal Status Date	This is the date that the credit facility account falls into the legal status or stage as indicated at the 'Legal Status Code' field.



- This panel will be displayed, after user has double-click on an account record at the **Accounts Search** pop-up window, in attempting to add accounts into a batch.
- The purpose of this panel is for user to view the details of the selected Account record and to add accounts into a batch.

Rework (Pop-Up Window)	
Rework Reason	This is the justification for the rework request made on a batch of accounts.



- This window will be displayed, after user has clicked once on the 'Rework' button at the 'Pending Approval' panel.
- The purpose of this window is for user to input the reasons, or highlights on the required changes on the batch of accounts to be reworked.

Penalty Rate Maintenance Function - Introduction

Late charge or penalty simply refers to the additional amount charged to borrower in the event he fails to make his credit facility repayment on the respective due date.

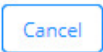
Late charge or penalty of each credit facility account in system is default to the late charge or penalty scheme tagged to the respective product.

However, there can be exception cases, whereby late charge or penalty charge can be set at a different rate for certain credit facility account due to certain arrangements or reasons.

Therefore, this function will be useful, as it allows users cater to the above needs.

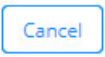
Penalty Rate Maintenance Function - Create Scenarios

Scenario 1: Maintain New Rate for Account

Details	
Step 1	From the Tree Menu, search for the Penalty Rate Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve the related accounts and display them accordingly at the Account Search pop-up window, if more than one record found.
Step 6	Mouse over a record and then double-click on it.
Step 7	System will display the details of the selected account and list of late charge or penalty schemes tagged to the selected account earlier (if any).
Step 8	Click once on the  button.
Step 9	System will display the Penalty Rate Details window.
Step 10	Proceed to input value into each relevant field at the Penalty Rate Details pop-up window.
Step 11	Click once on the  button. Upon confirmation on data saving, system will capture and save data inputted.
	Note: Click once on the  button, to discard all data displayed and changes made.

Penalty Rate Maintenance Function - Update Scenarios

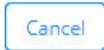
Scenario 1: View Account's Late Charge or Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Penalty Rate Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve the related accounts and display them accordingly at the Account Search pop-up window, if more than one record found.
Step 6	Mouse over a record and then double-click on it.
Step 7	System will display the details of the selected account and list of late charge or penalty schemes tagged to the selected account earlier (if any). Note: Click once on the  button, to discard all data displayed and changes made.

Penalty Rate Maintenance Function - Update Scenarios

Scenario 1: Update Account's Late Charge or Penalty Scheme

Details	
Step 1	From the Tree Menu, search for the Penalty Rate Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criterion field.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve the related accounts and display them accordingly at the Account Search pop-up window, if more than one record found.
Step 6	Mouse over a record and then double-click on it.
Step 7	System will display the details of the selected account and list of late charge or penalty schemes tagged to the selected account earlier (if any).
Step 8	Mouse over the  icon of an existing late charge or penalty scheme code, and then double-click on it.
Step 9	System will display the details of the selected late charge and penalty scheme code at the Penalty Rate Details pop-up window.
Step 10	Proceed to input relevant field values at the Penalty Rate Details pop-up window.

Details	
Step 11	Click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all data displayed and changes made.

Penalty Rate Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).

Accounts Search (Pop-Up Window)	
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

<Penalty Rate Maintenance> (Panel)

Charge Type	This is the type of the late charge or penalty. The options, are as follows:- • Late Charges/ Compensation • Penalty Charges Note: • Only one late charge, or penalty scheme can be created for each charge type. • The possible options that can be displayed in this field is dependent on the options made available in this function, based on arrangement made during system implementation stage. • The number of late charge or penalty schemes that can be created in this function, is restricted by the number of charge types made available in this function. • Presently, both of the above charge types will raised similar accounting entries using the same set of General Ledger (GL) accounts that are pre-maintained at the product's GL set tagged to the product of the selected credit facility's account.
Scheme Code	This is the code associated with the respective late charge or penalty scheme.
Ccy	This is the currency, e.g., MYR - Malaysian Ringgit of the respective late charge or penalty scheme.
Charge Method	This is the method to be used to calculate the late charge or penalty. The options, are as follows:- • Fixed Amount • Other Rate • Fixed Rate • Prevailing Rate Note: The possible options that can be displayed in this field is dependent on the options made available during system implementation stage.

<Penalty Rate Maintenance> (Panel)

Charge On

This is the base amount to be used to compute the late charge or penalty of the selected credit facility account.

The options, are as follows:-

- Amount Overdue
- Amount Overdue (P only)
- Total Principal O/S
- Not Applicable

Note: The possible options that can be displayed in this field is dependent on the options made available during system implementation stage.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is to allow user to view the list late charge or penalty schemes that have been maintained for the selected credit facility account.

Penalty Rate Details (Pop-Up Window)	
Charge Type	This is the type of late charge or penalty scheme. The available options, are as follows:- • LC - Late Charges/ Compensation • PTY - Penalty Charges Note: • Only one late charge, or penalty scheme can be created for each charge type. • The possible options that can be selected in this field is dependent on the options made available in this function, based on arrangement made during system implementation stage. • The number of late charge or penalty schemes that can be created in this function, is restricted by the number of charge types made available in this function. • Presently, both of the above charge types will raised similar accounting entries using the same set of General Ledger (GL) accounts that are pre-maintained at the product's GL set tagged to the product of the selected credit facility's account.
Ccy	This is the currency, MYR - Malaysian Ringgit of the respective late charge, or penalty scheme.
Scheme Code	This is the code associated with a late charge or penalty scheme to be tagged to the selected credit facility account. Note: The available late charge or penalty scheme codes, can be defined using the 'Late Charges Scheme' function.

Penalty Rate Details (Pop-Up Window)	
Charge On	This is the base amount to be used to compute the late charges or penalty. The available options, are as follows:- • Amount Overdue • Amount Overdue (P only) • Total Principal O/S • Not Applicable Note: The options that can be selected in this field is dependent on the options made available during system implementation stage.
Charge Method	This is the method to be used to calculate the late charge or penalty. The options, are as follows:- • Fixed Amount • Other Rate • Fixed Rate • Prevailing Rate Note: The possible options that can be displayed in this field is dependent on the options made available during system implementation stage.
Grace Day	This is the days interval of which late charge or penalty will be imposed, after this period.
Margin Type	This is the type of the cost of the borrowing rate to be imposed on top of the base rate, as late charge or penalty to the selected credit facility account. Presently, only the 'Absolute' option is available. Note: The available options that can be selected in this field is dependent on the options made available during system implementation stage.

Penalty Rate Details (Pop-Up Window)	
Other Margin Type	This is the cost of the borrowing rate type to be imposed on top of the base rate, as late charge or penalty to the selected credit facility account, for the 'Other Rate' charge method. Presently, only the 'Absolute' option is available. Note: The available options that can be selected in this field is dependent on the options made available during system implementation stage.
Fixed Rate	This is the base rate to be used for the computation of the late charge or penalty of the selected credit facility account, for the 'Fixed Rate' charge method. Note: This field will only be enabled if the selected charge method is 'F - Fixed Rate'.
Other Margin Rate	This is the cost of the borrowing rate to be imposed on top of the base rate, as late charge or penalty to the selected credit facility account, for the 'Other Rate' charge method. Note: This field will only be enabled and mandatory for input if the selected charge method is 'Other Rate'.
Margin Rate	This is the cost of the borrowing rate to be imposed on top of the base rate, as late charge or penalty to the selected credit facility account, for the 'Prevailing Rate' charge method. Note: This field will only be enabled if the selected charge method is 'P - Prevailing Rate'.
Minimum Amount	This is the minimum amount of late charge or penalty to be charged or waived (dependent on the option selected at the 'Waive/ Charge Amount' field) in the event that the late charge or penalty amount is less than the minimum amount maintained.
Fixed Amount	This is the amount to be charged as the late charge or penalty, for the 'Fixed Amount' charge method. Note: This field will only be enabled if the selected charge method is 'Fixed Amount'.

Penalty Rate Details (Pop-Up Window)	
Other Rate Code	This is the rate code to be used for the computation of the late charges or penalty for the 'Other Rate' charge method. Note: • This field will only be enabled if the selected charge method is 'Other Rate'. • The rate code options that can be displayed in this field for selection can be pre-maintained using the 'Financing Rate Code' function.
Waive/Charge Minimum	This is an indicator whether the system is to charge the minimum late charge or penalty, or waive the actual late charge or penalty, in the event the actual late charge or penalty amount is less than the minimum amount maintained. The available options, are as follows:- • C - Charge • W - Waive Note: This field will only be enabled for data input after user has inputted the value for the 'Minimum Amount' field.

Redemption Notice Maintenance Function - Introduction

Early settlement of credit facilities outstanding by borrowers can happen anytime due to the following reasons:-

- Borrowers have additional funds and wish to reduce their debts.
- Borrowers have obtained refinancing facilities from other bank.

The requirement of a redemption notice for earlier settlement of a credit facility depends on the practice of the respective bank or financial institution.

However, even if no redemption notice or settlement statement has been issued, the system allows users to directly perform redemption transactions on a credit facility account.

This function basically allows user to do the following:-

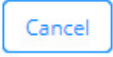
- To generate a redemption notice for the purpose to fully redeem the credit facility.
- To print the new redemption notice.
- To view and reprint the previously issued redemption notice.

This function can also be accessed from the 'Credit Account 360' function by clicking once on the 'Redemption Notice' button.

Redemption Notice Maintenance Function - Create Scenarios

Scenario 1: Create and Generate Redemption Notice

Details	
Step 1	From the Tree Menu, search for the Redemption Notice Maintenance function, and then click once on it.
Step 2	By default, system will open up the Account Search Criteria panel without any data.
Step 3	Proceed to input the relevant search criterion located at Account Search Criteria panel.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing accounts and display them accordingly at the Accounts Search pop-up window, if there are more than one record found. Note: This step will be skipped if only one account record found, as system will directly select it.

Details	
Step 6	Mouse over a relevant account record and then double-click. Note: This step will be skipped if only one account record found, as system will directly select it.
Step 7	Information of the selected account will be displayed at the following panels. • <Account Information> • <Redemption Notice>
Step 8	Mouse over a radio button option at the 'Intend Date Option' field, and then input value into other related fields. Note: The selected value at the 'Intend Date Option' field will determine the related fields that will be displayed for related data input.
Step 9	Thereafter, click once on the 'Compute' button.
Step 10	System will display the Full Redemption Details pop-up window.
Step 11	Proceed to check out the outstanding credit repayment items at the Full Redemption Details pop-up window.
Step 12	Input value into the following fields at the Full Redemption Details pop-up window, (if applicable) and then click once on the  button:- • Actual Interest Rebate • Additional Charges
Step 13	System will display the following field values at the bottom of the 'Redemption Notice' panel. • Total Payable • Rebate Amount • Rebate Months
Step 14	Thereafter, click once on the 'Generate Notice' button to generate the redemption notice and then to preview it and print out (if required).
Step 15	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: Click once on the  button, to discard all the data inputted.

Redemption Notice Maintenance Function - View Scenarios

Scenario 1: View Previously Created Redemption Notice

Details	
Step 1	From the Tree Menu, search for the Redemption Notice Maintenance function, and then click once on it.
Step 2	By default, system will open up the Account Search Criteria panel without any data.
Step 3	Proceed to input the relevant search criterion located at Account Search Criteria panel.
Step 4	Then, click once on the relevant search criterion button.
Step 5	System will retrieve records of existing accounts and display them accordingly at the Accounts Search pop-up window, if there are more than one record found. Note: This step will be skipped if only one account record found, as system will directly select it.
Step 6	Mouse over a relevant account record and then double-click. Note: This step will be skipped if only one account record found, as system will directly select it.
Step 7	Information of the selected account will be displayed at the following panels. • <Account Information> • <Redemption Notice>
Step 8	Click once on the 'Previous History Record' button.
Step 9	System will display the Previous History Record pop-up window, with a list of redemption notices created earlier.
Step 10	Mouse over a previous redemption notice record and double-click on it.
Step 11	System will retrieve and display the information at the related Full Redemption pop up window in the format of a pre-maintained template.

Redemption Notice Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a search data input field. Note: If the value inputted into this field is relating to Account No., Name or ID No., click once on the relevant Account No., or Name, or ID No. button, accordingly.
Account No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing account numbers.
Name	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing Customer IDs.



- This **Accounts Criteria** panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Listing (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a search data input field. Note: If the value inputted into this field is relating to Account No., Name or ID No., click once on the relevant Account No., or Name, or ID No. button, accordingly.
Account No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing account numbers.

Accounts Listing (Pop-Up Window)	
Name	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Account Information' search criteria field is related to existing Customer IDs.
Account No. & Status	This is the system generated unique reference number of the respective credit facility account.
Name	This is the customer name of the account.
ID No.	This refers to the unique identification number of an individual (as in a person) or a non individual (e.g., a private limited company, a public limited company and an association) customer.
Relationship	This is the code and description of the 'customer-account' relationship, e.g., 'M - Main Holder', or 'G - Guarantor'.
Product Description.	This refers to the code and name of the respective product.



- This **Accounts Listing** panel will pop up once user has clicked once, on either one of the available search criterion buttons located at the 'Account Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this **Accounts Listing** panel is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.

Account Information (Panel)	
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.
Redemption Notice (Panel)	
Intend Date Option	This is the intended period to make settlement of the credit facility. The available options, are as follows:- • Today • Next Due Date • By Notice Date
Intended Date	This is the date of which the redemption transaction is targeted to take place by the borrower, or the solicitors' firm representing the borrower.
Notice Date	This is the issuance date of the redemption notice. Note: • The value of this field is dependent on the value of the 'Intended Date Option' field. • If the 'Intended Date Option' is Next Due Date, then the next repayment due date of the credit facility will be displayed in this field. Otherwise, if the 'Intended Date Option' is set to either 'Today' or 'By Notice Date', then the field's value will be set to the current system date. However, user can still overwrite the date to a date later than the current system date.
Redemption Date	This is the date that the redemption transaction has been scheduled to be performed based on the required notice period in the redemption notice that is to be issued. Formula: <i>Redemption Date = Notice Date + Notice Period Required (which is based on the defaulted unit of time period at the 'Notice Period Type' field and defaulted Notice Period Required)</i>
First Release On	This is the date of the first disbursement made to the account.
Tenor	This refers to the term of the credit facility, e.g., 108 By Month.

Account Information (Panel)

Expiry Date	This is the last date of the facility, and the last date that repayment of the facility is required to be made.



- This **Account Information** panel will pop up once user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this **Account Information** panel is for user to view the details of the selected Account record.

<Redemption Notice> (Panel)

Notice Period Type	This is the unit of time period to be applied in a redemption notice, e.g., D - Day, or M - Month. Note: The value of this field is dependent on the prepayment penalty scheme code tagged to the product of the selected credit facility account.
Notice Period Required	This is the number of days, or months in advance of which borrower has to notify a bank or financial institution of the intention to settle a credit facility's principal outstanding in the redemption notice that is to be issued, e.g., 30 days. Note: The value of this field is dependent on the prepayment penalty scheme code tagged to the product of the selected credit facility account.
Rebate %	This is the percentage of rebate allowed on the interest that can be refunded arising from the early settlement of a credit facility, and it is determined by the policy of the respective financial institution or bank. Note: The value of this field is dependent on the prepayment penalty scheme code tagged to the product of the selected credit facility account. However, user can overwrite the value of this field in this function.
Total Payable	This is the total amount (in the account currency) to be paid for the full redemption of the credit facility account. Note: The field value will be computed and displayed, after the 'Compute' button has been clicked once.

<Redemption Notice> (Panel)

Rebate Amount	This is the amount of rebate (in the account currency) allowed on the unearned interest that can be refunded arising from the early settlement of a credit facility, which is determined by the policy of the respective bank or financial institution. Note: The field value will be computed and displayed, after the 'Compute' button has been clicked once.
Rebate Months	This is the number of months of unearned interest that can be refunded arising from early settlement, which is determined by the policy of the respective bank or financial institution. Note: The field value will be computed and displayed, after the 'Compute' button has been clicked once.
Previous History Record	This is the button to be clicked once, to view the previously issued redemption notice.
Generate Notice	This is the button to be clicked once, to print out the new redemption notice.

Full Redemption Details (Pop-Up Window)

Section	This is the respective category of credit repayment items and related sub-total amount that is required to be settled in the credit facility. Some examples, are as follows: • Main Items • Other Debit Items • Additional Items • Rebate Items Note: The categories of credit repayment items that can be displayed may differ by credit facility accounts, dependent on the related product parameter settings, transaction charges settings, the pre-maintained prepayment scheme, and the repayments made.

Full Redemption Details (Pop-Up Window)

Field

This is the respective credit repayment item and related amount that is required to be settled in the credit facility.

Some examples, are as follows:-

- Main Items
 - Gross Balance - This is the credit facility account's existing gross outstanding balance (in account currency); principal and interest outstanding including all other charges and penalty interest on late payment (must be accounted as the credit facility's debtor general ledger account).
- Other Debit Items
 - Late Fees Outstanding - This is the outstanding penalty amount (in the account currency) on overdue repayment to be paid during settlement in the credit facility account.
 - Interest In Lieu of Notice - This is the profit or interest charged (in the account currency) in the event that customer settles the credit facility's outstanding amount stated in the redemption notice before the specified redemption date (also known as the redemption notice due date). Some banks or financial institutions will typically impose three months of profit or interest in lieu of notice in each of the redemption notice been requested.
- Additional Items
 - Add Late Fees To Be Charged - This is the additional penalty amount (in the account currency) that will be imposed, in the event if settlement is to be performed within the credit facility bonding period.
- Rebate Items
 - Rebate Amount - This is the total unearned interest amount (in the account currency) that can be refunded during settlement into the credit facility account.

Full Redemption Details (Pop-Up Window)

Formulae:

- Formula for the calculation of the Interest In Lieu of Notice:
 - (For the 'F - Fixed' charge method)_
 - $\text{Profit In Lieu Of Notice} = (\text{Redemption Amount} \times \text{Profit In Lieu Of Notice Interest Rate}) / 100$
 - (For the 'P - Prevailing Rate' charge method)_
 - $\text{Profit or Interest In Lieu Of Notice} = (\text{Redemption Amount} \times \text{Present Interest Rate Of The Credit Facility} \times \text{No. Of Days Short Notice}) / (\text{Day Base} \times 100)$
- Formula for the calculation of the Late Fees To Be Charged:
 - (For the 'A - Per Annum' charge method)
 - $\text{Additional Penalty} = (\text{Amount} \times \text{Penalty Interest} \times \text{Remaining Months Between Credit Facility Expiry Date, And The Redemption Date}) / (\text{Day Base} \times 100)$
 - (For the 'M - Per Month' charge method)
 - $\text{Additional Penalty} = (\text{Amount} \times \text{Penalty Interest} \times 12 \times \text{Remaining Months Between Credit Facility Expiry Date, And The Redemption Date}) / (\text{Day Base} \times 100)$
 - (For the 'F - Flat' charge method)
 - $\text{Additional Penalty} = (\text{Amount} \times \text{Penalty Interest}) / 100$
 - (For the 'T - Fixed Amount' charge method)
 - $\text{Additional Penalty} = \text{A certain fixed amount}$
- The bonding period of the 'Late Fees To Be Charged' can be calculated as follows:-
 - If the starting point is from the 'D - Disbursement Date', to take the difference between the Redemption Date, and the Release Date.
 - If the starting point is from the 'P - Interest Commencement Date', to take the difference between the Redemption Date, and the credit facility's installment commencement date.
- The Amount type that can be used to calculate the additional penalty to be charged for the settlement, are as follows:-
 - 1 - Original Approved Amount
 - 2 - Principal Outstanding
- Day base of the respective credit facility account is pre-maintained in system.

Value

This is the respective sub-total of the category of credit repayment items (in the account currency) or the respective credit repayment item amount (in the account currency).

<Summary of Settlement Amount>(Sub-Panel)

Full Redemption Details (Pop-Up Window)	
Actual Rebate	This is the 'actual' amount (in the account currency) of unearned interest to be refunded during the early settlement of a credit facility.
Rebate Months	This is the number of months of unearned interest to be refunded (computed based on the 'Actual Rebate' field value) during the early settlement of a credit facility.
Redemption Amount	This is the total amount (in the account currency) to be repaid for the intended settlement of the credit facility.
Additional Charges	This is the further ad hoc fees or charges amount (in the account currency) to be imposed during the early settlement of the credit facility.



- This **Full Redemption Details Screen** will pop up once user has clicked once on 'Compute' button.
- The purpose of this panel is for user to update the relevant credit repayment including actual interest rebate and additional items to derive the redemption amount.

Previous History Record (Pop-Up Window)	
Notice Sequence	This is the system generated unique reference number of the respective redemption notice or settlement statement created.
Notice Date	This is the issuance date of the redemption notice or settlement statement.
Redemption Date	This is the date that the redemption transaction is scheduled to be performed based on the required notice period in the redemption notice or settlement statement that is to be issued.
Created By	This is the User ID of the user who has created the redemption notice or settlement statement.



- This **Full Redemption Details Screen** will pop up once user has clicked once on 'Previous History Record' button.
- The purpose of this window is for user to view the previously generated redemption notices on the credit facility.

Credit Refund Function - Introduction

The purpose of this function is to allow users to make refund on certain items' amount collected earlier into customers' credit facility account, e.g., excess payment (also sometimes known as advance payment).

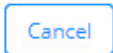
The refund mode allowed in this function is via the journal payout method.

The related GL accounts that are require to be pre-maintained for this function, are as follows:-

- Credit facility excess payment (the excess payment received GL account by credit facility product)
- Any product GLs related to the refundable credit items made available in system.
- Journal GL account to park the respective item amount that is to be refunded.
- Related Currency Journal Clearing GL account (the intermodule journal clearing GL between Common Business Services area and Loans area)

Credit Refund Function - Create Scenarios

Scenario 1: Perform Credit Refund

Details	
Step 1	From the Tree Menu, search for the Credit Refund function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input value for the search criteria field located at Account Information panel.
Step 4	Then click once on a relevant search criterion button.
Step 5	System will retrieve records of existing account and displayed accordingly at the Accounts Search pop-up window.
Step 6	Double-click on an existing account record.
Step 7	The information of the selected account record, will be displayed.
Step 8	Proceed to input value at each relevant fields at 'Credit Refund' panel.
Step 9	Click once on the  button. Upon confirmation on data saving, system will capture and save all the data inputted. Note: Click once on the  button, to discard all updates made.

Credit Refund Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.

Accounts Search (Pop-Up Window)	
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.
<Accounts Listing> (Sub-Panel)	
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Credit Refund (Panel)	
Item Code	This is the code and description of the respective credit repayment item, that can be refunded from the selected credit facility account. Some possible options, are as follows:- • EX1 - Excess From STD Pay SRC • EX2 - Excess From STD Pay SRC • PPRT - Prepayment Amount Note: The available options that can be displayed in this field for selection for refund, are dependent on the selected account contains any excess money (collected earlier as advance payment) or prepayment amount collected earlier.
Ccy	This is currency code of the respective refundable credit item amount (in account currency).
Refundable Amount	This is the total amount (in the account currency) of the respective item, that can be refunded from the selected credit facility account.
Transaction Details (Sub-panel)	

Credit Refund (Panel)	
Journal (Section)	
Amount	This is the amount (in account currency) that will be refunded, and thus, to be credited into the selected journal general ledger account at the 'GL Code' field.
GL Code	This is the journal general ledger (GL) account number to be used for the selected refundable item amount to be credited as a refund. Note: • Journal GL accounts can be pre-maintained at the 'Journal GL' function. • The related journal currency clearing GL must have been pre-maintained at the 'GL Set (General) Maintenance' function. • The related credit facility's excess payment GL and any other refundable items' related GLs have been pre-maintain as a GL set (which includes other product GL accounts), at the 'GL Set (Product) Maintenance' function, and tagged to the related product code via the 'Product Maintenance' function.
Reference No.	This is the unique reference number for the respective document relating to the credit refund transaction.
Amount to Refund	This is the total amount (in account currency), that will be refunded to the selected credit facility account.
Remaining Balance	This is the remaining refundable amount (in the account currency) of the selected refundable item at the 'Item Code' field.
Remarks	This is the additional comments relating to the credit refund.

Terminate Account Function - Introduction

The purpose of this function is to allow user to do the following on the selected credit facility account:-

- Reverse all the unearned interest or profit from the account that charges interest or profit upfront.
- Trigger system to suspend the process of interest or profit earning in the account.

This above actions will usually take place in the situation whereby it is unlikely that the credit facility outstanding amount can be collected from the borrower.

For a credit facility account that charges interest or profit upfront, the system calculates the interest or profit upfront before the due dates of all periodic repayments but does not recognise the interest or profit charged upfront as an earning in the General Ledger system. As a result, interest calculated in advance but not yet due will be considered unearned interest. However, on the due date of each periodic repayment, the system will gradually recognise the periodic interest or profit amount due as earned interest, or profit in the General Ledger system.

This function is used in the handling of non-performing credit facility accounts as part of the accounts monitoring process.

System will only allow a credit facility account to be 'terminated' using this function, provided the account has fulfilled the following conditions:-

- Account status must be 'A - Active'.
- Account is of the upfront interest or profit type.
- Repayment of the credit facility account has been commenced.
- The facility of the account has been released.
- The interest and profit earning effect of the credit facility account has not been suspended earlier.

Terminate Account Function - Update Scenarios

Scenario 1: Terminate An Upfront Interest Account

Details	
Step 1	From the Tree Menu, search for the Terminate Account function, and then click once on it.
Step 2	By default, system will open up the Account Information panel without any data.
Step 3	Proceed to input value for the search criterion.
Step 4	Then, click once on a relevant search criterion button.
Step 5	System will retrieve relevant accounts and displayed accordingly at the Accounts Search pop-up window.

Details	
Step 6	Double-click on an account.
Step 7	The information of the selected account will be displayed at the Terminate Account panel.
Step 8	Proceed to input value into all the relevant fields, and thereafter click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Terminate Account Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Information (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.

Account Information (Panel)

ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.



- This panel will pop upon the function screen opened.
- The purpose of this panel is for user to search for the relevant credit facility account record.

Accounts Search (Pop-Up Window)

Please Enter Search Value	This is the value to be used to search for the related account record. Note: If the value inputted into this field is relating to Account No., Name, or ID No., click once on the related Account No., or Name, or ID No button, accordingly.
Account No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing account number.
Name	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing customer names.
ID No.	This is the button to be clicked once, to search and retrieve the relevant account records. Note: Click once on this button if the value inputted at the 'Please Enter Search Value' field is relating to existing Customer IDs.

<Accounts Listing> (Sub-Panel)

Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the related status of the account, e.g., A - Active.
Name	This is the customer name of the main holder of the account.

Accounts Search (Pop-Up Window)	
ID No.	This is the unique identification number of an individual (as in a person).
Reln	This is the code and description of the customer-account relationship. The options that can be displayed, are as follows:- • M - Main Holder • G - Guarantor
Product Description.	This is the credit facility's code and name of the product contained in the account.



- This window will pop up, after user has clicked once on one of the available search criterion buttons, located at the <Account Information> panel, when there are more than one record found.
- The purpose of this window is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This panel will be displayed, after user has clicked twice on an account record at the **Accounts Search** pop-up window.
- The purpose of this panel is for user to view the details of the selected Account record.

Terminate Account (Panel)	
Unearned Interest	This is the upfront interest or profit charged to the credit facility account in system that has not been realised as income yet. Note: If the unearned interest amount is less than zero, system will prompt error message and user will not be allowed to proceed further.
Unearned to be Reversed	This is the unearned interest or profit amount to be reversed at the credit facility account. Note: The value in this field must be less than or equal to the value displayed at the 'Unearned Interest' field, otherwise system will prompt error message.
Termination Reason	This is the reason for the reversal of the unearned interest, and the reason to suspend the interest earning capability in the selected credit facility account. The available options, are as follows: • 01 - Non-Conformance Account • 02 - Upon Customer Request • 03 - Customer in Default Note: Account termination reason codes are user-definable via the 'Common Codes' function under the 'TMNTREASON ' category code.
Remarks	This is the additional comments related to the termination of a particular credit facility account.

Guarantor Maintenance Function - Introduction

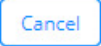
The guarantee obtained from a guarantor can be considered as a form of repayment comfort for a bank or financial institution since they can request for settlement of the credit facility outstanding or arrears in circumstances when the borrower failed to make such payment. Guarantor can be obtained before a credit application is submitted for the bank's/ financial institution's approval.

Guarantor can be created during credit application process or after customer has accepted the offer of facility.

This function basically allows user to maintain the guarantor to secure the respective credit facility.

Guarantor Maintenance Function - View Scenarios

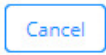
Scenario 1: View Guarantor Details

Details	
Step 1	From the Tree Menu, search for the Guarantor Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the < Collateral Search Criteria > panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Listing pop-up window, if there are more than one record found.
Step 5	Mouse over the record at Accounts Listing pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the Account Information panel and Guarantor Maintenance sub-panel.
Step 7	Select a row of record on the Guarantor Maintenance sub-panel and click once on the  button.
Step 8	System will display the Guarantor Details pop-up window. Note: To exit from the screen, click on the  button.

Guarantor Maintenance Function - Update Scenarios

Scenario 1: Create Guarantor

Details	
Step 1	From the Tree Menu, search for the Guarantor Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.

Details	
Step 3	Proceed to input the relevant search criterion, at the < Collateral Search Criteria > panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Listing pop-up window, if there are more than one record found.
Step 5	Mouse over the record at Accounts Listing pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the Account Information panel and Guarantor Maintenance sub-panel.
Step 7	Proceed to click once on the  button at the Guarantor Maintenance sub-panel.
Step 8	System will display the Guarantor Details pop-up window.
Step 9	Proceed to input value into all the relevant fields at the Guarantor Details pop-up window.
Step 10	Thereafter, click once on the  button at the same pop-up window.
Step 11	Then, click once on the  button. Upon confirming on the data saving, system will proceed to capture and save data inputted.
	Note: Click once on the  button, to discard all changes made.

Scenario 2: Change Guarantors Details

Details	
Step 1	From the Tree Menu, search for the Guarantor Maintenance function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to input the relevant search criterion, at the < Collateral Search Criteria > panel, and then click once on a related search criterion button.
Step 4	System will retrieve a list of related account records and display accordingly at the Accounts Listing pop-up window, if there are more than one record found.
Step 5	Mouse over the record at Accounts Listing pop-up window and click twice on it.
Step 6	System will retrieve and display all the relevant data at the Account Information panel and Guarantor Maintenance sub-panel.
Step 7	Select a row of record on the Guarantor Maintenance sub-panel and click once on the  button.
Step 8	System will display the Guarantor Details pop-up window.

Details	
Step 9	Proceed to overwrite the relevant fields then click once on the  button. Upon confirmation on data saving, system will capture and save data inputted. Note: To discard all changes made, click on the  button.

Guarantor Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Account Search Criteria (Panel)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a data search criteria field. Note: If the value inputted into this field is relating to Account No., Name or ID No., user can click the relevant Account No., or Name, or ID No. button, accordingly.
Account No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Account Information' search criteria field is related to existing account numbers.
Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Account Information' search criteria field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Account Information' search criteria field is related to existing Customer IDs.

Accounts Listing (Pop-Up Window)	
Please Enter Search Value	This is the value to be used to search for the related account record. This is a data search criteria field. Note: If the value inputted into this field is relating to Account No., or Name, or ID No., user can click the relevant Account No., or Name, or ID No. button, accordingly.
Account No	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing account numbers.
Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing customers' names.
ID No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant account records. Note: Click on this button if the value inputted at the 'Please Enter Search Criteria' field is related to existing Customer IDs.
Account No.(Status)	This is the system generated unique reference number of the respective credit facility account and the status of the credit facility.
Name	This is the customer name of the account.
ID No.	This refers to the unique identification number of an individual (as in a person) or a non individual (e.g., a private limited company, a public limited company and an association) customer.
Relationship	This is the code and description of the 'customer-account' relationship. The possible values that can be displayed, are as follows:- • M - Main Holder • J - Joint Holder • G - Guarantor
Product Description.	This refers to the code and name of the respective product.



- This **Accounts Listing** panel will pop up once user has clicked once, on either one of the available search criterion buttons located at the 'Account Search Criteria' panel, when there are record(s) found or no record can be found.
- The purpose of this **Accounts Listing** panel is for user to select a relevant account record found.

Account Information (Panel)	
Customer Name/ Customer ID.	This is the main holder's customer name, and the related Customer ID number.
Account No.	This is a system generated credit facility account number.
Product	This is the currency code and product code with the related brief product description of the credit facility account.
Account Info	This is the brief details of the account, of which presently it is the status of the credit facility account, e.g., A - Active.
First Release On	This is the date that first disbursement of the credit facility has been performed on the account.
Tenor	This is the credit financing term of the credit facility, e.g., 108 By Month.
Expiry Date	This is the last date of the facility, and rightfully the last date that full repayment of the facility is to be made.



- This **Account Information** panel will pop up once user has clicked twice on an account record at the 'Accounts Listing' pop-up window.
- The purpose of this **Account Information** panel is for user to view the details of the selected Account record.

Guarantor Maintenance (Sub-Panel)	
ID No.	This refers to the unique identification number of a customer that is to be defined/ or already defined as a guarantor for a facility.
Name	This refers to name associated with the value at the 'ID Number' column that is inputted by user.
Relationship	This refers to the connection of a guarantor to the entity members of a facility contained in a credit application.
Create On	This is the date that the guarantor record was created.
Create By	This is the User ID of the user who has created the guarantor record.

Guarantor Details(Pop-Up Window)	
ID No.	This refers to the unique identification number of an individual (as in a person) or a non individual (e.g., a private limited company, a public limited company and an association).
Name	This refers to name associated with the value at the 'ID Number' column that is inputted by user.
Facility Type	This refers to the type of facility associated with the value displayed at the 'Account No' field. Some possible types that can be displayed are as follows:- • LN - Loans • OD - Overdraft • TF - Trade Finance Note: The possible values that can be displayed for selection, are depended, on the license purchased.
Security Code	This refers to the identification number of the related collateral, that has been created in system.
Guarantee Method	This refers to the method of the guarantee distribution/ coverage. The possible options that user can select are as follows:- • A - Absolute • P - Percentage Note: If the user has selected the 'Absolute' method, user will need to key in the related absolute amount value at the 'Amount Guarantee' column.
Nature Of Guarantee	This refers to the nature of a guarantee. The possible options that user can select are as follows:- • 1 - Individual • CP - Corporate • GV - Government

Guarantor Details(Pop-Up Window)	
Guarantee Amount	This refers to the absolute amount of a guarantee extended to a bank or financial institution for a credit facility. The value in this field is defaulted to the facility applied amount in credit application. However, user may overwrite the value as long as it is within the 'Apply Amount' value. Note: This column will only be enabled for user to input value only if user selects the 'A - Absolute' method at the 'Amount Guarantee' column.
Guarantee Percent	This refers to the percentage amount of a type of guarantee extended to a bank or financial institution for a credit facility. The value that can be inputted in this column must be within the range from '0' to '100', otherwise system prompts error message. Note: This column will only be enabled for user to input value only if user selects the 'P - Percentage' method at the 'Amount Guarantee' column.
Instrument of Claim	This refers to the type of document/ instrument of which a guarantee can be used to claim in the case when customer defaults, e.g., Bank Guarantee Letter, Personal Guarantee Letter and Joint & Several Guarantee Letter.
Signed Date	This refers to the date on which a guarantee document is signed by the guarantors in agreement to act as a guarantor for the credit facility/ facilities in a credit application.
Guarantee Letter No.	This refers to the official reference number associated with a letter of guarantee.
Guarantee Type	This refers to the category of a guarantee, e.g., Personal, Corporate and Joint & Several.
Relationship	This refers to the connection of a guarantor to the entity members of a facility contained in a credit application.
Guarantee Custody	This is the indicator whether the guarantor's agreement is with the financial institution. The possible options that user can select are as follows:- • Y - Yes • N - No

Customer Search LOV (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for the related customer record. This is a search data input field. Note: If the value inputted into this field is relating to Customer ID or Customer Name, user can click the relevant Customer ID or Customer Name, accordingly.
ID No.	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant customer records. Note: Click on this button if the value inputted at the search criteria field is related to existing Customer ID.
Name	This is the search criteria button to be clicked once, in order for system to search and retrieve the relevant customer records. Note: Click on this button if the value inputted at the search criteria field is related to existing Customer Name.
Customer ID	This refers to the customer identity number that has been created in system.
ID Type	This refers to the type of formal document used to signify customer's identification, e.g., national registration ID or passport.
Customer Type	This refers to the type of customer, e.g., I - Individual or N - Non-individual, of which a customer belongs to.
Customer Name	This refers to the name of a customer that has been created system.
Birth Date	This refers to the date of birth (for individual) or date of incorporation (for non-individual).

Security Code LOV (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for the related security code. This is a search data input field.
Security Code	This refers to the code related to respective security or reference number related to relevant collateral.
Description	This refers to the description/ name of a security/ collateral.

Instrument Of Claim LOV (Pop-up Window)	
Please Enter Search Value	This is the value to be used to search for the related instrument of claim. This is a search data input field.

Instrument Of Claim LOV (Pop-up Window)	
Instrument Of Claim	This refers to the code related to respective instrument of claim.
Description	This refers to the description/ name of an instrument of claim.

Debt Collection

Managerial Dashboard Function - Introduction

The 'Managerial Dashboard' function is a tool for the debt collectors' team lead or manager to view the following details:-

- **By Collector:**
 - Amount collected against amount demanded in a loan repayment by each debt collection plan.
 - Collection for the present month by the respective team, and further breakdowns by debt collectors.
 - Total number of accounts with repayment outstanding amount totally collected versus total number of accounts where no outstanding amount collected yet, by the respective debt collection plan.
 - Collection amount (in base currency) made in each month of the past 6 months.
- **By Solicitor:**
 - Assigned Solicitor's performance by the following categories:-
 - Total Sent
 - Total New Instruction
 - Total Instruction Attended
 - Total Instruction Unattended
 - Total Past Due
 - Total Win

Managerial Dashboard Function - View Scenarios

Scenario 1: View Debt Collection Efficiency and Breakdowns

Details	
Step 1	From the Tree Menu, search for the Managerial Dashboard function, and then click on it.

Details	
Step 2	By default, system will open up the screen at the 'Collector' Section, displaying the 'Collection Efficiency for Month <the present month in system, e.g., September> in the <present system year> chart. Note: Users are able to select the following view at the Collection section: • Collection Efficiency • Total Account • Collection made in amount for the past 6 months period.
Step 3	Mouse over the respective bar and then click twice on it.
Step 4	System will retrieve and display the breakdown details (if any), at the Collection Efficiency for Month <the present month in system, e.g., September> in the <present system year> panel. Note: • Mouse over the relevant chart legend's check box and click once, in order to select to view breakdowns by the available chart legends. • Mouse over the relevant checked chart legend's check box to deselect.
Step 5	Click on the 'Total Accounts' radio button at the bottom of the bar chart. System will retrieve and display the 'Total Accounts Paid Vs Total Accounts Unpaid' chart. Note: • Mouse over the relevant chart legend's check box and click once, in order to select to view breakdowns by the available chart legends. • Mouse over the relevant checked chart legend's check box to deselect.
Step 6	Scroll down below the screen to view the 'Collection Made for the Past 6 Months' chart.

Scenario 2: View Assigned Solicitors Performance and Breakdowns

Details	
Step 1	From the Tree Menu, search for the Managerial Dashboard function, and then click once on it.
Step 2	By default, system will open up the screen at the 'Collector' Section. Click once on the 'Solicitor' section to navigate to the section.

Details	
Step 3	System will retrieve and display the 'Solicitor Performance' chart. Note: • Mouse over the relevant chart legend's check box and click once, in order to select to view breakdowns by the available chart legends. • Mouse over the relevant checked chart legend's check box to deselect.
Step 4	Mouse over a selected solicitor's bar and then click twice on it.
Step 5	The system will retrieve and display the Solicitor Performance panel, which contains information about assigned debt collection cases (delinquent accounts) and the progress of collection tasks performed by the selected solicitor.

Managerial Dashboard Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collector (Section)	
<Collection Efficiency> or <Total Accounts> radio button	
This is for user to denote whether they want to view progress via the Collection Efficiency chart, or the Total Accounts chart.	
Collection Efficiency for Current Month (Chart)	
• This chart basically allows either a debt collection team lead to view details of his team, or the debt collection manager of teams to view details of all his teams, on the following:- ◦ Targeted debt amount to be collected from related delinquent accounts. ◦ Actual collected debt amount from related delinquent accounts. ◦ Debt collection in progress amount from related delinquent accounts. • Click twice on the respective team's bar in order to view the collection breakdowns for the respective team. • Mouse over the respective chart legend check box and click once on it, in order to select to view the chart with the selected chart legend breakdown(s). Otherwise, click once on the selected chart legend's check box to deselect it.	
Target	This is the chart legend that indicates the target amount to be repaid or collected (in base currency) of the selected delinquent accounts.

Collector (Section)	
Collected	This is the chart legend that indicates the amount of repayment (in base currency) that have been collected from the respective delinquent accounts.
In Progress	This is the chart legend that indicates the debt collection is in progress (in base currency); as in debt cases have already been assigned debt collectors and is going through a certain legal event task.
Total Accounts Paid Vs Total Accounts Unpaid (Chart)	
• This chart allows a debt collection team lead to view details of his team, or the debt collection manager of teams to view details of all his teams, on the following:- ◦ Total number of Accounts of which debt has been collected by a certain collection plan for all his teams. ◦ Total number of Accounts of which debt has still not been collected by a certain collection plan for all his teams. • Mouse over the respective chart legend check box and click once on it, in order to select to view the chart with the selected chart legend breakdown(s). Otherwise, click once on the selected chart legend's check box to deselect it.	
Total Account Unpaid	This is the chart legend that indicates the total number of accounts of which the debt has not been collected.
Total Account Paid	This is the chart legend that indicates the total number of accounts of which the debt has been collected.
Collection Made for the Past 6 Months (Chart)	
This chart allows a debt collection team lead to view details of his team, or the debt collection manager of teams to view details of all his teams, on the total debt amount collected (in base currency) for each month in the past 6 months from system date.	
Collected	This chart legend indicates the total amount of repayment (in base currency) that have been collected in the respective delinquent accounts for each month in the past 6 months from system date.
Solicitor (Section)	
Solicitor Performance (Chart)	

Solicitor (Section)

- This chart allows a debt collection team lead to view details of his team, or the debt collection manager of teams to view details of all his teams, on the followings:-
 - Total Debt Collection Cases or Accounts Been Assigned to the respective Solicitor for related Legal Proceeding (*Total Instruction Sent*).
 - Breakdowns by the number of Debt Collection Cases or Accounts by the respective assigned solicitor, based on following categories:-
 - Total Attended (*Total Instruction Attended*)
 - Total Yet to be Attended (*Total Instruction Unattended*)
 - Total Exceeded the Expected Due Date of the respective Legal Phase (*Total Past Due*)
 - Total of Successfully Brought against related Legal Proceeding (*Total Win*)
- Click twice on the part of the respective assigned solicitor's bar in order to view the related breakdowns.
- Mouse over the respective chart legend check box and click once on it, in order to select to view the chart with the selected chart legend breakdown(s). Otherwise, click once on the selected chart legend's check box to deselect it.

Total Instruction Attended

This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that have been attended by the assigned solicitor.

Total Instruction Unattended

This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that have yet to be attended by the assigned solicitor.

Total Past Due

This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) of which the actual execution date has exceeded the target date to execute.

Note:

- There will not be any value display for 'Total Past Due', if the 'Instruction to Solicitor' event is not been performed by debt collection office in any legal phase of any delinquent account. This is because the 'Date to Execute' column value for the respective legal phase involved will not have data inputted for system to treat it as each legal phase's expiry date.
- The purpose of the 'Instruction to Solicitor' event is merely for debt collector to initiate a legal phase to get started of the particular phase, however, if this is not been performed by the debt collector, the related legal phase progress can still be updated via the assigned solicitor using the 'Litigation Portal'.

Solicitor (Section)	
Total Win	This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) of which all the related legal phases or activities of the legal proceedings on the delinquent account has been completed with some outcomes, or decisions.

Collection Efficiency for Month <the present month in system, e.g., September> in the <present system year> (Panel)	
Collection Team	This is the code and name of the respective debt collection team involved.
Amount Collected	This is the team's total debt collected amount that has been received as repayment to each of the related delinquent account.
Collector	This is the User ID and name of the debt collector in the team who is handling the related collection of repayment of the assigned list of delinquent accounts.
Number of Accounts	This is the number of delinquent accounts that is being handled by the assigned debt collector in the team for debt collection.
Amount Collected	This is the debt collector's total debt collected amount that has been received as repayment to each of the related delinquent account.



- This panel will be displayed, after user has mouse over a team's bar chart and click twice on it.
- The purpose of this panel is to display the breakdowns of the amount of debt collected by the respective debt collection team and its team of collectors.

Solicitor Performance (Panel)	
Solicitor Code - Name	This is the unique code and description used to identify each agent (like the Staff ID of the lawyer or solicitor in the law firm, e.g. DESROS0001) in system. Note: This is one of the assigned (instructed) solicitors for some debt collection cases (delinquent accounts).
Number of Cases	This is the number of cases accepted by the solicitor.
Total Instruction Sent	This the number of debt collection cases been assigned (instruction sent) to the solicitor.
Number of Wins	This is the number of cases that have successfully brought against related Legal Proceeding.
Instruction Sent/ New Instruction/ Instruction Attended/ Instruction Unattended (Section)	

Solicitor Performance (Panel)	
Execution Stage	This is the code and description of the respective legal stage of a certain type of legal proceeding (case) that is being executed on a debt collection case (delinquent account) in the system.
Execution Phase	This is the code and description of an activity involved in the related legal stage of a certain type of legal proceeding (case) that is being executed on a debt collection case (delinquent account) in the system.
Account No.	This is the unique reference number of the respective delinquent account involved in the related debt collection case.
Officer	This is the User ID and name of the debt collector who is handling the debt collection case (delinquent account).
Expiry Date	This is the expected date for the execution or completion of a related legal phase or activity involved in the legal proceeding on the delinquent account. Note: • There will not be any value display in this column, if the 'Instruction to Solicitor' event is not been performed by debt collection office in any legal phase of any delinquent account. This is because the 'Date to Execute' column value for the respective legal phase involved will not have data inputted for system to treat it as each legal phase's expiry date. • The purpose of the 'Instruction to Solicitor' event is merely for debt collector to initiate a legal phase to get started of the particular phase, however, if this is not been performed by the debt collector, the related legal phase progress can still be updated via the assigned solicitor using the 'Litigation Portal'.
Acknowledgement Date	This is the date on which the assigned solicitor has acknowledged receipt of the debt collection case (delinquent account) to be attended.
Execution Date	This is the actual date on which a related legal phase or activity involved in the legal proceeding on the delinquent account has been executed or completed.
Overdue Days	This is the past due days (the difference between the 'Execution Date' field value, and the 'Expiry Date' field value) to execute a particular legal phase or activity involved in the legal proceeding on the delinquent account.
Instruction Past Due (Section)	

Solicitor Performance (Panel)	
Execution Stage	This is the code and description of the respective legal stage of a certain type of legal proceeding (case) that is being executed on a debt collection case (delinquent account) in the system.
Execution Phase	This is the code and description of an activity involved in the related legal stage of a certain type of legal proceeding (case) that is being executed on a debt collection case (delinquent account) in the system.
3 Days	This is the number of debt collection cases (delinquent accounts) that has each past the pre-maintained expiry date, up to this number of days, to execute or complete the related legal phase of activity of a legal stage in a legal proceeding.
4-7 Days	This is the number of debt collection cases (delinquent accounts) that has each past the pre-maintained expiry date, within this number of days, to execute or complete the related legal phase of activity of a legal stage in a legal proceeding.
8-12 Days	This is the number of debt collection cases (delinquent accounts) that has each past the pre-maintained expiry date, within this number of days, to execute or complete the related legal phase of activity of a legal stage in a legal proceeding.
13-15 Days	This is the number of debt collection cases (delinquent accounts) that has each past the pre-maintained expiry date, within this number of days, to execute or complete the related legal phase of activity of a legal stage in a legal proceeding.
> 15 Days	This is the number of debt collection cases (delinquent accounts) that has each past the pre-maintained expiry date, greater than this number of days, to execute or complete the related legal phase of activity of a legal stage in a legal proceeding.



- This panel will be displayed after user has double clicked on the name of the respective assigned solicitor in the Solicitor Performance chart
- The purpose of this panel is to display the breakdowns of the assigned debt collection cases (delinquent accounts) and progress by the respective assigned solicitor.
- In order for values to be displayed on this panel, the debt collection office must perform a "Instruction to Solicitor" event during any legal phase of any delinquent account. This is because the 'Execution Date' column value for the relevant legal phase will be blank, leading the system to treat it as the expiry date for each legal phase.
- The purpose of the 'Instruction to Solicitor' event is merely for debt collector to initiate a legal phase to get started of the particular phase, however, if this is not been performed by the debt collector, the related legal phase progress can still be updated via the assigned solicitor using the 'Litigation Portal'.

Collection Workdesk - Introduction

The purpose of the debt collection department in the respective bank or financial institution is to pursue for payments of debts owed by customers.

Thus, this function will be useful as it allows users (the debt collector or collector team lead or collector manager) to do the following, during the daily debt collection process in a bank or financial institution:-

(At this Collection Workdesk function's screen)

- To view the list of delinquent accounts by debt collection plan (days past due range) that have been assigned to him (debt collector), or his team (debt collection team lead), or his teams (debt collection manager), with the following accounts' breakdown details, subject to the available filters:-
 - **(Accounts Breakdowns Categories)**
 - New accounts been assigned
 - Accounts with PTP in the 'Active' status
 - Accounts that have breached the maximum number of times broken PTP allowed
 - Account with no repayment made since the facility was released
 - **(Filters)**
 - Credit Facility Product
 - Account Branch
 - Debt Collection Plan
 - Customer Type (Individual or Non-Individual)
 - Debt Collection Event (e.g., Call Borrower, PTP, Print Letters and Reminders and Transfer to Litigation)
 - Assigned Solicitor handling the related legal proceeding
- To perform quick search for delinquent account(s) that have been assigned to him, or his team, or his teams.

Basically, this 'Collection Workdesk' function screen will display the overview of the progress of debt collection cases (delinquent accounts).

However, once user has clicked twice on any hyperlinked number of debt collection cases (delinquent accounts), system will display the 'Collection Workspace' screen with each related account's details and events that can be performed.

Collection Workdesk - View Scenarios

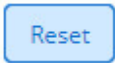
Scenario 1: View Progress of Assigned Debt Collection Cases

Details	
Step 1	From the Tree Menu, search for the Collection Workdesk function, and then click on it.
Step 2	By default, the system will open to the 'Overview' section, which displays the number of debt collection cases (delinquent accounts), broken down by the default 'Product' filter in a listing view. The list could also be viewed with the following filters. • Product(Default) • Branch • Plan • Customer Type • Solicitor Note: • All the number of assigned debt collection cases (delinquent accounts) will be included at the listing displayed, at the 'Overview' section. • User can select other filters to view the related breakdowns of the debt collection cases (delinquent accounts) by clicking on the  at the 'View By' field. • Mouse over a hyperlinked number and double clicks on it, where system will divert user's focus to the 'Collection Workspace' screen, displaying the related details for the first account, if the hyperlinked number been clicked is greater than 1 count.
Step 3	Click once on the 'Chart' section.

Details	
Step 4	System will divert the user's focus to the 'Chart' section, which displays the number of debt collection cases (delinquent accounts) grouped by the 'Debt Collection Plan' in a bar chart view. The following filters (legend) can also be used to view each of the 'Debt Collection Plan' accounts. • Total Accts • New Acct • Active PTP. • Max Broken PTP. • NPSR Note: • All the number of assigned debt collection cases (delinquent accounts) will be included at the chart displayed, at the 'Chart' section. • By clicking on the related legends, the user can select or deselect other chart legends to view the related breakdowns of the debt collection cases (delinquent accounts). • Mouse over a hyperlinked number and double clicks on it, where system will divert user's focus to the 'Collection Workspace' screen, displaying the related details for the first account, if the hyperlinked number been clicked is greater than 1 count.

Scenario 2: Quick Search for Debt Collection Cases (Delinquent-Accounts)

Details	
Step 1	From the Tree Menu, search for the Collection Workdesk function, and then click on it.

Details	
Step 2	By default, the system will open to the 'Overview' section, which displays the number of debt collection cases (delinquent accounts), broken down by the default 'Product' filter in a listing view. The list could also be viewed with the following filters. • Product(Default) • Branch • Plan • Customer Type • Solicitor Note: • All the number of assigned debt collection cases (delinquent accounts) will be included at the listing displayed, at the 'Overview' section. • User can select other filters to view the related breakdowns of the debt collection cases (delinquent accounts) by clicking on the  at the 'View By' field. • Mouse over a hyperlinked number and double clicks on it, where system will divert user's focus to the 'Collection Workspace' screen, displaying the related details for the first account, if the hyperlinked number been clicked is greater than 1 count.
Step 3	Proceed to click once on the 'Search Case' button. System will display the Search Case pop-up window.
Step 4	Proceed to input value at relevant search criteria fields to retrieve list of delinquent accounts. Proceed to click on the  button. Note: To clear off the search criteria input made earlier, click once on the  button.
Step 5	System will retrieve and display the list of related debt collection cases (delinquent accounts).
Step 6	Mouse over a relevant debt collection case (delinquent account) record and click twice on it.
Step 7	System will divert user's focus to the 'Collection Workspace' function displaying the relating details, accordingly.

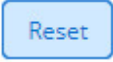
Scenario 3: View Delinquent Accounts that Require Actions

Details	
Step 1	From the Tree Menu, search for the Collection Workdesk function, and then click once on it.
Step 2	By default, system will open up at the 'Overview' section, displaying the number of debt collection cases (delinquent accounts), breakdown by the following categories and filtered by the default 'Product' filter in a listing view. • 'Debt Collection' Plan • Total Accts • New Acct • Active PTP. • Max Broken PTP. • NPSR
Step 3	Proceed to click once on the 'To Do Tasks' section name.
Step 4	System will display the list of delinquent accounts that requires action to be performed. Note: • In order to narrow down the list, user can input value into the relevant search criteria fields and then clicked once on the 'Load' button. • Click once on the 'Reset' button in order to refresh the search criteria and list of accounts loaded.
Step 5	Mouse over a relevant debt collection case (delinquent account) record and click twice on it.
Step 6	System will divert user's focus to the 'Collection Workspace' function displaying the relating details, accordingly.

Collection Workdesk - Update Scenarios

Scenario 1: Select Debt Collection Cases (Delinquent Accounts) for Tele-Collectors and Generate Accounts List

Details	
Step 1	From the Tree Menu, search for the Collection Workdesk function, and then click on the function.
Step 2	Click once on the 'Generate' button located at the bottom of the screen, below the 'Overview' and 'Chart' sections.

Details	
Step 3	System will display the Work Overview Pop-Up Screen pop-up window. Proceed to select the search criteria filters to retrieve list of delinquent account at the <Accounts List for Tele-Collector> sub-panel. Note: Click on the  button to discard inputted data.
Step 5	System will display the list of delinquent accounts at the sub-panel.
Step 4	Mouse over each relevant debt collection case (delinquent account) record, and then click once on the related  in order to select the account to be tagged 'as assignment' to 'Tele-Collectors' for actions and for the related accounts list generation.
Step 5	Thereafter, click once on the  button at the bottom to generate the related accounts list generation in excel format.

Collection Workdesk - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Collection Workdesk (Panel)	
Overview (Section)	
This section basically displays the list of accounts breakdowns by the following categories, filter by the selected filter, as listed at the option selected at the 'View By' field. The fields displayed in the sub-panel differ depending on the filter selected.	
• Product(Default) • Branch • Plan • Customer Type • Solicitor	
Account Status (Total Accounts) = <Count>)	This is the number of debt collection cases (delinquent accounts) that has been assigned to the debt collector team.
Plan	This is the debt collection plan of the respective extracted delinquent account.
Product	This is the code associated with the credit product of the respective extracted delinquent account.
Branch	This the code associated with the branch of which the selected delinquent account is parked.

Collection Workdesk (Panel)	
Customer Type	This is to indicate whether an extracted delinquent account belongs to either, an 'I - Individual', or a 'N - Non-Individual'. Note: The field has been defaulted to 'I - Individual'.
Solicitor	This is the agent code and name of the establishment of the solicitor's type of agent, that is assigned as solicitor to handle the legal actions against the respective extracted debt collection case (delinquent account).
Total Accts	This is the total number of debt collection cases (delinquent accounts) that has been assigned to the logon debt collector or debt collection team lead or debt collection manager.
New Acct	This is the total number of new debt collection cases (delinquent accounts) that has just be assigned without any debt collection event created yet, for completion.
Active PTP.	This is the total number of debt collection cases (delinquent accounts) that fall under the 'A - Active' status promise to pay (PTP) schedule.
Max Broken PTP.	This is the total number of debt collection cases (delinquent accounts) that has exceeded the maximum number of allowed broken PTP.
NPSR	This is the total number of debt collection cases (delinquent accounts) that has no repayment collected since the related credit facility was released. Note: NPSR is referring to 'No Payment Since Release'.
Search Case	This is the button to be clicked once, in order to access the Search Case pop-up window, in order to perform a quick or direct search for debt collected cases (delinquent accounts).

Collection Workdesk (Panel)	
View By	This is the type of filter to be used to filter the collection progress of the debt collection cases (delinquent accounts). The available options that can be selected, are as follows:- • Product (the facility products of all the assigned delinquent accounts) • Branch (the branches of all the assigned delinquent account were parked in the bank or financial institution) • Plan (<i>which refers to all the debt collection plans being used in the debt collection process in system</i>) • Customer Type (<i>individual or non-individual customers. Deafulted to Individual customers</i>) • Solicitor (<i>the list of solicitors who has been assigned to all the assigned debt collection cases or delinquent accounts</i>)
Show Only	This is to indicate what to be displayed at the 'Overview' section. Presently the only options available is the 'All Accounts' option. This means that all assigned accounts will be displayed.
Generate	This is the button to be clicked once, in order to select the relevant debt collection cases (delinquent accounts) to indicate that they are to be handled by 'Tele-Collector', and also to generate a list of accounts into an Excel sheet to be forwarded to 'Tele-Collectors' for reference and actions. Note: Once this button has been clicked once, it will open up Work Overview Pop Up Screen pop-up window.

Chart (Section)
This section basically displays the number of debt collection cases (delinquent accounts), breakdown by the following categories and filtered by the 'Debt Collection Plan' in the bar chart view:- • Total Accts • New Accts • Active PTP. • Max Broken PTP. • NPSR Note: NPSR is referring to 'No Payment Since Release'.

Chart (Section)	
Total Accts	This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that has been assigned to the logon debt collector or debt collection team lead or debt collection manager.
New Accts	This is the chart legend that indicates the total number of new debt collection cases (delinquent accounts) that has just be assigned without any debt collection event created yet, for completion.
Active PTP.	This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that fall under the 'A - Active' status' promise to pay schedule.
Max Broken PTP.	This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that has exceeded the maximum number of allowed broken PTP.
NPSR	This is the chart legend that indicates the total number of debt collection cases (delinquent accounts) that has no repayment collected, since each of the related credit facility was released. Note: NPSR is referring to 'No Payment Since Release'.

Search Case (Pop-Up Window)	
<Search Criteria> (Panel)	
Account No.	This is the unique reference number of the respective credit facility account in system. This is a search criteria data input field.
Customer Name	This is the name associated with an account holder of the respective assigned credit facility account in system. This is a search criteria data input field.
Product Code	This is the code associated with the product of the respective assigned credit facility account. This is a search criteria data input field.
Collection Plan	This is code associated with the debt collection plan applied in the respective assigned credit facility account. This is a search criteria data input field.

Search Case (Pop-Up Window)	
Tag to TeleCollector?	This is to indicate whether the delinquent accounts (cases) have been tagged to be attended by Tele-Collectors. This is a search criteria data input field. The possible options that can be selected, are as follows:- • Yes • No
<Cases List> (Panel)	
Account No.	This is the unique reference number of the respective credit facility account in system.
Customer Name	This is the name associated with an account holder of the respective assigned credit facility account in system.
Product Code	This is the code associated with the product of the respective assigned credit facility account.
Collection Plan	This is code associated with the debt collection plan applied in the respective assigned credit facility account.
Collection Officer	This is the User ID of the debt collector who has been assigned with the respective debt collection case (delinquent credit facility account).
Tag to TeleCollector?	This is to indicate whether the delinquent accounts (cases) have been tagged to be attended by Tele-Collectors. The possible options that can be displayed, are as follows:- • Yes • No



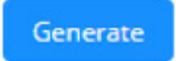
- This window will pop up once user has click once on the 'Search Case' button located at the 'Overview' section of 'Collection Workdesk' panel.
- The purpose of this pop-up window is to allow user to select a relevant debt collection case (delinquent account) directly.
- Once user has clicked twice on a debt collection case (delinquent account) at the <Cases List> panel of the 'Case Search' pop-up window, system will divert user's focus to the '**Collection Workspace**' screen.

Workdesk Overview Pop Up Screen (Pop-Up Window)

Accounts List for Tele-Collector (Search Panel)

Workdesk Overview Pop Up Screen (Pop-Up Window)	
Plan	This is code associated with the debt collection plan applied in the respective credit facility account to be/ or can be assigned to 'Tele-Collectors' for further actions. This is a search criteria data input field.
Product	This is the code associated with the product of the respective credit facility account to be/ or can be assigned to 'Tele-Collectors' for further actions. This is a search criteria data input field.
Days From	This is the starting number of days of a range of days passed due (DPD) of the respective credit facility account to be/ or can be assigned to 'Tele-Collectors' for further actions. This is a search criteria data input field.
Days To	This is the ending number of days of a range of days passed due (DPD) of the respective credit facility account to be/ or can be assigned to 'Tele-Collectors' for further actions. This is a search criteria data input field.
Accounts List for Tele-Collector (Sub-panel)	
Check Box	This is to select the delinquent account record to be assigned to 'Tele-Collectors' and to be included into the list of accounts to be generated into an Excel sheet for the 'Tele-Collectors'.
Account No	This is the unique reference number of the respective credit facility account in system.
Plan	This is code associated with the debt collection plan applied in the respective credit facility account.
Product	This is the code associated with the product of the respective credit facility account.
Customer Name	This is the name of the customer of the delinquent account.
Tel No.	This refers to the contact number of the customer of the delinquent account.
Days By Default	This refers to number of past due days of the delinquent account.
Excel	This is the button to be clicked once in order for system to generate a list of selected accounts to be forwarded to 'Tele-Collectors' for reference and action via the 'Other Due Account Enquiry' function on the same accounts.



- This window will pop up once user has clicked once on the  button located at the bottom of either the 'Overview' or 'Chart' sections.
- The purpose of this pop-up window is to allow user to select the relevant debt collection cases (delinquent accounts) to be assigned to 'Tele-Collector' for the actions (the 'Call Borrower' event, and the 'Promise to Pay' event)
- If the respective debt collection case (delinquent account) has been tagged to 'Tele-Collector' at the 'Debt Collection Workspace' screen's panel, the same case or account's check box will be checked in this pop-up window.

Bulk Hold Allocation - Introduction

The purpose of the Debt collection department in the respective bank or financial institution is to pursue for payments of debts owed by individuals or businesses.

This debt collection process could be enhanced when the Collection Officers are familiar with the delinquents accounts assigned to them. Familiarity include having knowledge on the Banks's customer credit history, financial status,payment habits, regular communication and current status of the recovery process.

The main objective of this function is to enable Debt Collection Manager to allocate /hold the delinquents accounts under the same Collection Officers for a specified time to ensure the accounts are managed effectively in the recovery of the debt.

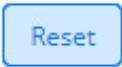
This function allows user (the logon Debt Collection Manager) to do the following during the daily debt collection process in a bank or financial institution:-

- To hold specific delinquent accounts, selected based on past due days and Loan amount under the same Collection Officer for a specific period of time
- To view total count of delinquent accounts that have been assigned to his team members(subordinates), grouped by Collection Officer, Collection Plan and Branch.
- To view total count of delinquent accounts that have been assigned to his team members

Bulk Hold Allocation Function - View Scenarios

Scenario 1:View Accounts to be selected for Hold Allocation

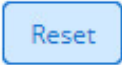
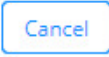
Details	
Step 1	From the Tree Menu, search for the Bulk Hold Allocation function, and then click once on it.
Step 2	By default, system will open up the screen without any data.

Details	
Step 3	To select list of accounts for hold, proceed to input value into the the following fields: • <Main> panel ◦ Current Officer ◦ Product Line ◦ Current Plan ◦ From DPD(Days Past Due) ◦ To DPD(Days Past Due) ◦ From Loan Amount ◦ To Loan Amount Note: To clear off the criteria selected, click on the  button.
Step 4	Click at . System will enable the input of the following fields: • New Expiry Date • Remarks Proceed to input and click at  button.
Step 5	The list of accounts based on the selection criteria will be listed at the 'Account List' sub panel.

Bulk Hold Allocation Function - Update Scenarios*

Scenario 1: Select Accounts for Hold Allocation

Details	
Step 1	From the Tree Menu, search for the HBulk Hold Allocation function, and then click once on it.
Step 2	By default, system will open up the screen without any data.

Details	
Step 3	To select list of accounts for hold, proceed to input value into the the following fields: • <Main> panel ◦ Current Officer ◦ Product Line ◦ Current Plan ◦ From DPD(Days Past Due) ◦ To DPD(Days Past Due) ◦ From Loan Amount ◦ To Loan Amount Note: To clear off the criteria selected, click on the  button.
Step 4	Click at . System will enable the input of the following fields: • New Expiry Date • Remarks Proceed to input and click at  button.
Step 5	The list of accounts based on the selection criteria will be listed at the 'Account List' sub panel.
Step 6	If required to change the 'New Expiry Date' for any record, mouse over the selected record and update value for this field by selecting the date from the calendar pop-up window
Step 7	Click at  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Bulk Hold Allocation Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Hold Allocation in Bulk> (Panel)
<Main>Panel

<Hold Allocation in Bulk> (Panel)	
Current Officer	This refers to the identification number and name of the assigned Collection Officer. This is a search criteria data input field.
Product Line	This refers to the line of product of the delinquent accounts. This is a search criteria data input field.
Current Plan	This refers to the current collection plan of the delinquent account. This is a search criteria data input field.
From DPD	This refers to the starting range of the number of days in past due. This is a search criteria data input field. Note: The value that user can input in this field cannot be greater than the value inputted in the 'To Days(s) Past Due (DPD)' field.
To DPD	This refers to the ending range of the number of days in past due. This is a search criteria data input field.
Ccy	This refers to the currency of the loan amount, e.g.PHP, MYR, USD and SGD. Note: The value has been defaulted to PHP
From Loan Amt	This refers to the starting range of a loan amount. This is a search criteria data input field. . Note: The value that user can input in this field cannot be greater than the value inputted in the 'To Loan Amt.' field.
To Loan Amt	This refers to the ending range of a loan amount. This is a search criteria data input field.
<Apply All> Panel	
New Expiry Date	This refers to the hold allocation expiry date.
Remarks	This refers to an additional information relating to the hold allocation.
<Account Listing>Panel	
Acct No	This refers to the unique reference number of the respective delinquent account.
Product Line	This refers to the line of product of the respective delinquent account.
DPD	This refers to the number of days the respective account in past due.

<Hold Allocation in Bulk> (Panel)	
Ccy	This refers to the currency of the respective delinquent account.
Loan Amt	This refers to the loan amount of the respective delinquent account.
Current Plan	This refers to the current collection plan of the respective delinquent account.
Current Expiry Date	This refers to the current expiry date of the hold allocation of the respective delinquent account.
New Expiry Date	This refers to the new expiry date of the hold allocation of the respective delinquent account.

Bulk Reassign Case Function - Introduction

The purpose of the debt collection department in the respective bank or financial institution is to pursue for payments of debts owed by individuals or businesses.

This function allows user (the Debt Collection Manager) to do the following:-

- To view number of accounts that is to be reassigned and has been reassigned.
- To reassign the list of delinquent accounts from one Collection Officer to another, within a team, or from one team to another under his management.

Bulk Reassign Case Function - View Scenarios

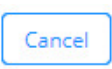
Scenario 1:View the Number of Accounts to Be Reassigned from the Present Collector

Details	
Step 1	From the Tree Menu, search for the Bulk Reassign Case function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to select an existing Collector at the 'Current Officer' field.
Step 4	Upon lost focus on the 'Current Officer' field, system will display the value at the following fields:- • Total No. of Accounts • Total Accounts Selected

Bulk Reassign Case Function - Update Scenarios

Scenario 1: Reassign All Accounts From a Collector to Another

Details	
Step 1	From the Tree Menu, search for the Bulk Reassign Case function, and then click once on it.
Step 2	By default, system will open up the screen without any data.
Step 3	Proceed to select an existing Collector at the 'Current Officer' field.
Step 4	Upon lost focus on the 'Current Officer' field, system will display the value at the following fields:- • Total No. of Accounts • Total Accounts Selected

Details	
Step 6	Thereafter, select new Collector at the 'New Collection Officer' field.
Step 7	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all changes made, click on the  button.

Bulk Reassign Case Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Reassign Case in Bulk> (Panel)	
<Existing Collector> (Sub-Panel)	
Current Officer	This is the User ID of a debt collector, and his assigned debt collection team. This debt collector is a subordinate of the logon manager. Note: The list of User ID of debt collectors that can be selected for this field is retrieved based on the settings made at the 'DC Organisation Structure' function.
Total No of Account	This is the number of delinquent accounts that has been assigned to the Collection officer (whose User ID is displayed at the 'Current Officer' field).
Remarks	This is the additional comments or notations related to the reassignment of the delinquent accounts.
<Case Selection and New Collector> (Sub-Panel)	
Total Accounts Selected	This is the number of delinquent accounts that will be reassigned to a new Collection Officer.
New Collection Officer	This is the User ID of a debt collector, and his assigned debt collection team. This is new debt collector for the number of debt cases, displayed at the 'Total Accounts Selected' field. This debt collector is a subordinate of the logon manager. Note: The list of User ID of debt collectors that can be selected for this field is retrieved based on the settings made at the 'DC Organisation Structure' function.

Non Past Due Account Enquiry Function - Introduction

This function basically allows the authorised user to view and track each credit facility account's repayment performance, following the account regularisation on the past due repayment outstanding amount.

The details that can be viewed from this function are as follows:-

- Customer details (break down by different main holder and joint holder(s))
- Brief overdue details
- Account details
- Promise-to-pay (PTP) details
- Previous Litigation process details
- Remarks or comments on the account.

Non Past Due Account Enquiry Function - View Scenarios

Scenario 1: View-Recovered-Delinquent Account Details and Activities

Details	
Step 1	From the Tree Menu, search for the ' Non Past Due Account Enquiry ' function, and then click on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  Refresh button.
Step 3	Mouse over the record and click at  icon.

Details	
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the 'Account Details' panel at the following sections:- • Summary • Customer Details • Account Info • CIF Info • PTP • History • Legal Case • Remarks Note: • Click once on the respective available section name (e.g., Account Info, CIF Info, PTP, History, Legal Case and Remarks), in order to view the more details. • Mouse over an account holder's record at the 'CIF Info' section, in order to view the related details below the section. • Mouse over a contact date record at the 'PTP' section, in order to view the related PTP records. • Mouse over a legal instruction record at the 'Legal Case' section, in order to view the related legal phase details.

Non Past Due Account Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Non Past Due Account Enquiry (Panel)	
Non Past Due Account Enquiry (Search Panel)	
Account No	This is the unique reference number of the respective delinquent account in system. This is a search criteria data input field.
Customer Name	This is the name of the main account holder and/ or joint account holder of a delinquent account. This is a search criteria data input field.

Non Past Due Account Enquiry (Panel)	
Collector Officer	This is the User ID of the assigned debt collector of a delinquent account. This is a search criteria data input field.
Product Line	This is the category of products, e.g., CSHS - Cash Loan Secured, and FINS - Financing Loan. This is a search criteria data input field. 2+h Non Past Due Account Enquiry(Sub-panel)
Processing Date	This is the date that the account has past due repayments and been transferred, to be handled by the assigned debt collector.
Account No	This is the unique reference number of the respective delinquent account in system.
Customer Name	This is the name of the main account holder and/ joint account holder of a delinquent account.
Collector Officer	This is the User ID of the assigned debt collector of a delinquent account.
Product Line	This is the category of products, e.g., CSHS - Cash Loan Secured, and FINS - Financing Loan.

Account Details (Panel)	
Summary (Section)	
Processing Date	This is the date that the account has past due repayments and been transferred, to be handled by the assigned debt collector.
Ccy	This is the delinquent account's currency.
Day Past Due	This is the number of days that repayment has been overdue in the delinquent credit facility account.
Customer Details (Section)	
<Main Customer Name>	This is the main account holder's customer name.
<Main Customer ID>	This is the main account holder's Customer ID..
Account No	This is the unique reference number of the respective delinquent account in system.
Account Status	This is the status if the respective account in system, e.g., A - Active.
Account Branch	This is the delinquent account's branch code.
Product	This is the delinquent account's product code.
Address	This is the postal address to be used by the bank or financial institution when communicating with the respective account holder of a delinquent account.

Account Details (Panel)	
Phone	This is the mobile contact number of the respective account holder of a delinquent account.
Collector	This is the User ID of the assigned debt collector of a delinquent account.
Team Code	This is the code associated with the debt collector's team of the assigned debt collector to the delinquent account.
Collection Plan	This is the code of the present debt collection plan that is being applied to a delinquent account.
Broke Max PTP	This is to indicate whether the account has exceeded the pre-defined maximum numbers of target of broken promise to pay (PTP). The possible value that can be displayed, are as follows:- • Yes - Broken the maximum number of PTP • No - Not broken the maximum number of PTP Note: The maximum number of broken allowed PTP can be pre-maintained at the 'System Parameter' function.
Account Info. (Section)	
Total Arrears	This is the amount of repayment that has been overdue or missed in the delinquent account, which is inclusive Principal in Arrears and Interest in Arrears.
Principal in Arrears	This is the principal outstanding amount (in the account currency) that has been overdue or missed in the delinquent account.
Interest in Arrears	This is the total interest outstanding amount (in the account currency) that has been overdue or missed in the delinquent account.
Overdue Interest	This is the late charge amount (in the account currency) that is imposed on the overdue or missed repayment amount and already charged into the delinquent account.
Overdue Interest Accrued	This is the late charge amount (in the account currency) that is imposed on the overdue or missed repayment amount and still accruing in the delinquent account.
MIA	This is the number of months that the required repayment in the delinquent account has been overdue or missed.
1st Default Date	This is the initial date on which repayment amount has become overdue in the delinquent account.

Account Details (Panel)	
Tenor (In Months)	This is the term or repayment period of the facility granted in the delinquent account.
Marketing Officer	This is the Staff ID of the marketing officer in charge of the delinquent account.
CIF Info (Section)	
<Account holders Listing> (Sub-Section)	
Cust ID	This is the unique identification number of an account holder of the delinquent account.
Name	This is the name of an account holder of the delinquent account.
Holder Type	This is the relationship between an account holder with the delinquent account. The possible values that can be displayed, are as follows:- • Main Holder • Joint Holder
Holder No	This is the delinquent account's account holder number.
<Account holders details> (Sub-Section)	
Each record of account holder selected at the above sub-section will display different related field values in this sub-section.	
House Phone	This is the house phone number of the respective account holder of the delinquent account.
Mobile Phone	This is the hand phone number of the respective account holder of the delinquent account.
Office Phone	This is the office phone number of the respective account holder of the delinquent account.
Email	This is the email address to be used by the bank or financial institution when communicating with the respective account holder of the delinquent account.
Corr. Language	This is the language in which the respective account holder of the delinquent account customer prefers to communicate.
Corr. Address	This is the postal address of the respective account holder of the delinquent account to be used for correspondence.
City	City refers to a location within a state, e.g., Petaling Jaya. This refers to a code and description associated with a city, e.g., PJ - Petaling Jaya.

Account Details (Panel)	
Postcode	This refers to a series of letters and/ or digits that are included in a postal address and are used by post office as reference in the sorting of mail for distribution. It is also known as zip code or postal code.
State	A state refers to a territory within a country, e.g., Selangor. This field refers to the code and description associated with a state, e.g., SEL - Selangor.
Country	A country refers to a nation with its own government occupying a particular territory. This field refers to the code and description associated with a country in which a postal address is located, e.g., MY - Malaysia.
PTP (Section)	
Total PTP	This is the total promise-to-pay (PTP) amount of across all dates.
Total Paid	This is the total repayment amount received against the respective PTP.
Total Broken	This is the total amount of PTP that has no repayment received on the respective PTP End Date.
<Contact Dates> (Sub-Section)	
Contact Date	This is the date on which the account holder(s) or borrower(s) of the delinquent account have been contacted.
Created By	This is the User ID of the user who has created a particular PTP record for the delinquent account.
PTP End Date	This is the last date for a promise to pay (PTP) amount to be repaid into the delinquent account.
Total PTP Amount	This is the total amount (in the account currency) that borrower has promised to pay into the delinquent account.
Total Paid Amount	This is the total amount (in the account currency) that borrower has actually paid into the delinquent account. This is a data display column.

Account Details (Panel)	
Status	This is the status of the respective PTP record. The possible values that can be displayed, are as follows:- • A - Active (<i>When the PTP is still waiting to be repaid by a certain PTP end date</i>) • B - Broken (<i>When the PTP has expired</i>) • P - Paid (<i>When PTP is fully repaid</i>) • D - Draft (<i>When PTP records by a certain contact date at the PTP event is still in draft form, which can be viewed from the 'Today's Activity' button</i>)
<PTPs by Contact Date> (Sub-Section)	
Each record of contact date selected at the above sub-section will display different related field values in this sub-section.	
PTP Due Date	This is the date on which the borrower(s) of the delinquent account has agreed to make a certain repayment amount.
Ccy	This the PTP amount currency (which is the same as the account currency).
Amount Due	This is the amount (in the account currency) that borrower has promised to pay into the delinquent account on a certain date.
Amount Paid	This is the amount (in the account currency) that borrower has actually paid into the delinquent account, as compared to the amount that borrower has promised to pay on a certain due date.
History (Section)	
Event History (Sub-Section)	
Event	This is the code and description of the respective debt collection event created in the delinquent account.
Assignee	This is the User ID and name of the assigned debt collector of the delinquent account.
Attended By	This the last User ID and name of the assigned debt collector who had managed or attended to the delinquent account..
Attended On	This is the latest date and time that the respective debt collection event of the delinquent account has been attended.

Account Details (Panel)	
Status	This is the status of the respective event created in the delinquent. The possible values that can be displayed, are as follows:- • N - New <i>(When the event was selected via the event accessed from the 'Ad Hoc Event' button)</i> • P - Pending <i>(When the event has been saved as draft and not finalised yet and can be accessed via the 'Today's Activity' button)</i> • A - Approved <i>(This is for certain event that requires approval)</i> • C - Completed <i>(This is when the event has been saved with all required details)</i> • R - Rejected <i>(This is for certain event that requires approval)</i> • PA - Pending for Approval <i>(This is for certain event that requires approval)</i>
Legal Case (Section)	
Case Info. (Sub-Section)	
Case Reference No.	This is the solicitor's reference number of the respective legal or litigation case that is associated with the debt collection (delinquent account).
Case Status	This is the code and description or the present status of the respective legal or litigation case that is associated with the debt collection (delinquent account). The possible legal cases that can be displayed in this function's section, will be of the following statuses:- • N - Normal • K - KIV • C - Closed
Legal Proceeding	This is the code and description of the type of legal proceeding that is brought against the borrower(s) of the delinquent account, CIVILCASE - Civil Case proceeding.
Assigned Solicitor	This is to code and name of the solicitor of a solicitor firm who has been assigned to handle the legal proceeding against the borrower(s) of the delinquent account..
Case Assignment Date	This is the date that the legal case has been assigned to a solicitor.

Account Details (Panel)	
Case Acceptance Date	This is the date that the assigned legal case has been accepted by a solicitor.
Current Legal Stage	This is the delinquent account's present legal stage of a certain type of legal proceeding (case).
Current Legal Phase	This is the delinquent account's present legal activity involved in the related legal stage of a certain type of legal proceeding (case).
Case Assignment	This is the button to be clicked once, in order for system to display the 'Case Assignment' pop-up window, containing the legal proceedings made on the respective delinquent account.
Legal Instructions (Sub-Section)	
Date	This is that the date that the debt collection department has initiated by instructing the assigned solicitor to proceed with a particular activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account.
Instructed By	This is the User ID of the debt collector who has instructed the assigned solicitor to proceed with a particular activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account.
Details	This is the brief description of the respective instruction the assigned solicitor to proceed with a particular activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account. Note: The contents that will be displayed in this column, follows the following order and data format:- Format: <instruction type description>, <Stage> - <Phase> <Remarks> e.g., Execute, Auction Sale - Attend Auction Sales Please ensure attend the event.
Status	This is the status of the instruction made to the assigned solicitor, in order to proceed with a particular activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account. The possible values that can be displayed, are as follows:- • A - Acknowledged (<i>solicitor has already acknowledged receipt of the instruction</i>) • P - Pending Acknowledgement (<i>solicitor has yet to acknowledge receipt of the instruction</i>) • D - Discarded (<i>the debt collector who has created the draft instruction, cancel it</i>)

Account Details (Panel)	
Acknowledged On	This is the date that the assigned solicitor has acknowledged receipt of initiation instruction to proceed with a particular activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account.
Executed On	This is the actual date that the activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account has been performed or completed.
Legal Phase Details (Sub-Section)	
Date	This is the actual date that the activity involved in a legal stage of a certain type of legal proceeding (case) made on a delinquent account has been performed or completed.
Legal Phase	This is the code of an activity involved in a legal stage of a certain type of legal proceeding (case) in the system.
Status	This is legal phase completion status. The possible values that can be displayed, are as follows:- • P - Pend. Execution • C - Completed
Updated By	This is the User ID of the solicitor firm's user who has updated the legal phase's completion details and status of the delinquent account.
View Details	This is the hyperlink to be clicked one in order for the 'Legal Phase Details' panel to be opened up displaying the details of the respective legal phase involved in the delinquent account.
Remarks (Section)	
Remarks	This is the comments or notation relating to the respective delinquent account.
Created By	This is the User ID of the user who has created a record of remarks in the delinquent account.
Created Date	This is the date that a record of remarks in the delinquent account has been created.

Other Due Account Enquiry Function - Introduction

Tele-Collectors' primary responsibilities are to negotiate and secure credit repayment commitments from delinquent customers.

The possible debt collection cases (accounts) that can be accessed by the respective Tele-Collector, are those cases (accounts) already tagged for 'Tele-Collector' by the related account officers or managers at the 'Collection Workspace' function.

In fact, a list of 'Tele-Collector' tagged accounts will be provided to the respective members of the 'Tele-Collector' team for references and further actions.

In view of the above, this function will come in useful to allow the users (Tele-Collectors) to do the followings:-

(At this Other Due Account Enquiry function's screen)

- Search for the relevant account

(At the Collection Workspace function's screen)

- View the following categories of details for the respective selected debt collection case (account), to call upon.
 - Customer Information
 - Account Information
 - Transaction Details
 - Post-dated Cheques Received
 - Promised to Pay plans
 - Upcoming debt collection events
- Call the respective delinquent account's borrowers and update the details and status of the call made to the borrowers.
- Create the 'Promise to Pay (PTP)' plan at the PTP events.
- Any relevant remarks on the account.

Basically, this 'Other Due Account Enquiry' function screen will display the list of accounts, that has been assigned by collectors to be handled by 'Tele-Collectors'.

However, once user has clicked once on a debt collection case (delinquent account), system will display the 'Collection Workspace' screen with each related account's details and events that can be performed.

Other Due Account Enquiry Function - View Scenarios

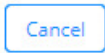
Scenario 1: View Delinquent Account Details and Activities

Details	
Step 1	From the Tree Menu, search for the ' Other Due Account Enquiry ' function, and then click on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  Refresh button.
Step 3	Mouse over the record and click at  icon.
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the Collection Workspace panel. Note: • Click once on the respective available section name (e.g., Account Info, CIF Info, PTP, Upcoming Events, History and Remarks), in order to view the more details. • Click once on the respective available buttons (e.g., Account Details, Transaction History, Post Dated Cheque and Repayment Details), in order to view more details. • Mouse over an account holder's record at the 'CIF Info' section in order to view the related details below the section. • Mouse over a contact date record at the 'PTP' section in order to view the related PTP records. • Click once on the 'Today's Activity' button in order to view the list of draft status event that has been created for the delinquent account. • Click once on a draft event listed upon clicking once on the 'Today's Activity' button in order to view the related details inputted earlier. • Click once on the 'Ad Hoc Event' button in order to view the list of events that can be created for the delinquent account.

Other Due Account Enquiry Function - Update Scenarios

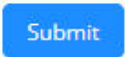
Scenario 1: Input Details for the 'Call Borrower' Event, Save and Submit

Details	
Step 1	From the Tree Menu, search for the ' Other Due Account Enquiry ' function, and then click on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  Refresh button.
Step 3	Mouse over the record and click at  icon.
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the Collection Workspace panel.
Step 5	Click once on the 'Ad Hoc Event' button located at the 'Summary' panel.
Step 6	System will display a list of events (activities) for selection.
Step 7	Mouse over the 'Call Borrower' event and then click once on it.
Step 8	System will display the Call Borrower pop-up window.

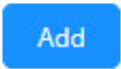
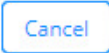
Details	
Step 9	Proceed to input values at the relevant fields and columns displayed at the Call Borrower pop-up window, as follows:- Note: • Input value into the following fields:- ◦ Contact No. ◦ Tel. No. • Proceed to attach file(s) to the event, as follows:- ◦ Click once on the  button located above the 'File Name' column. ◦ Once the 'File Attachment' window pop up, proceed to input the relevant details. ◦ Then, click once on the 'Upload' button at the 'File Attachment' pop-up window in order to select the relevant file to be uploaded. ◦ Upon selected the relevant file name from the 'Open File' window and then click once on the 'Open' button. ◦ System will display the selected file name at the 'Upload' Field. ◦ Then, click once on the  button at the 'File Attachment' pop-up window.
Step 10	Click once on the  button at the 'Call Borrower' pop-up window. Upon confirmation on data saving, system will capture and save all data inputted. Note: • To discard all changes made, click once on the  button at the 'Call Borrower' pop-up window. • Click once on the 'Submit' button at the 'Call Borrower' pop-up window in order to submit the event upon completed the 'Call Borrower' event.

Scenario 2: Input Details for the 'Promise to Pay' Event, Save and Submit

Details	
Step 1	From the Tree Menu, search for the ' Other Due Account Enquiry ' function, and then click once on it.

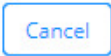
Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  button.
Step 3	Mouse over the record and click at  icon.
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the 'Collection Workspace' panel.
Step 5	Click once on the 'Ad Hoc Event' button located at the 'Summary' panel.
Step 6	System will display a list of events (activities) for selection.
Step 7	Mouse over the 'Promise to Pay' event and then click once on it.
Step 8	System will display the 'Promise to Pay' pop-up window.
Step 9	Proceed to input values at the relevant fields and columns displayed at the 'Promise to Pay' pop-up window, as follows:- • Input value into the following fields:- ◦ PTP Date ◦ Insurance Due • Click on the  button, and proceed to input value into the 'Payment Arrangement' pop-up window. Then click once on the  button.
Step 10	Lastly, click once on the  button at the 'Promise to Pay' pop-up window. Upon confirmation on data saving, system will capture and save all data inputted. Note: • To discard all changes made, click once on the  button at the 'Call Borrower' pop-up window. • Click once on the  button at the 'Promise to Pay' pop-up window in order to submit the event upon completed the 'Promise to Pay' event.

Scenario 3: Add General Remark to the Delinquent Account

Details	
Step 1	From the Tree Menu, search for the ' Other Due Account Enquiry ' function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  button.
Step 3	Mouse over the record and click at  icon.
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the 'Collection Workspace' panel.
Step 5	Click once on the 'Remarks' section.
Step 6	Then, click once on the  .
Step 7	System will display the 'Remarks' pop-up window.
Step 8	Proceed to input the comments and notation relating to the selected delinquent account.
Step 9	Click once on the  button located at the 'Remarks' pop-up window. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all inputs made, click on the  button.

Scenario 4: To Untag Delinquent Account(s) from 'Tele-Collector'

Details	
Step 1	From the Tree Menu, search for the ' Other Due Account Enquiry ' function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available debt collection cases (accounts) will be listed. • User needs to either go through the entire list, or to narrow down the list, by inputting value into the relevant search criteria fields available, and then pressed on either the 'Tab' or 'Enter' key on the keyboard, or click once on the  button.

Details	
Step 3	Mouse over the record and click at  icon.
Step 4	System will retrieve and display the related details of the selected debt collection case (account) at the 'Collection Workspace' panel.
Step 5	Click once on the 'Tag Tele-Collector' hyperlink, located at the 'Account Info' section.
Step 6	System will display the 'Tag Tele-Collector' window.
Step 7	Mouse over the 'No' option.
Step 8	Then, click once on the  button located at the 'Tag Tele-Collector' pop-up window. Upon confirmation on data saving, system will capture and save all data inputted. Note: To discard all inputs made, click on the  button.

Other Due Account Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

<Account Search Criteria> (Panel)	
Account No	This is the unique reference number of the respective delinquent account in system. This is a search criteria data input field.
Customer Name	This is the name of the main account holder and/ or joint account holder of a delinquent account. This is a search criteria data input field.
Plan Code	This is the debt collection plan of the respective extracted delinquent account. This is a search criteria data input field.
Branch Code	This the code associated with the branch of which the selected delinquent account is parked. This is a search criteria data input field.
<Accounts Listing> (Panel)	
Account No	This is the unique reference number of the respective delinquent account in system.
Customer Name	This is the name of the main account holder and/ joint account holder of a delinquent account.

<Account Search Criteria> (Panel)

Status	This is the status of the respective delinquent account. Note: Only delinquents accounts with status 'A'-Active will be displayed.
Plan Code	This is the debt collection plan of the respective extracted delinquent account.
Collector Officer	This is the User ID and name of the debt collector in the team who is handling the related collection of repayment of the assigned list of delinquent accounts.
Branch Code	This the code associated with the branch of which the selected delinquent account is parked.

Collection Workspace (Panel)

This workspace screen will be opened up once a user has mouse over a delinquent account record at the <Accounts Listing> panel, and then click once on the  icon.

Please refer to the 'Collection Workspace' function's topic at the Table of Contents of this User Manual, for the description of all the related fields and columns.

Batch Processing

Maintain Schedule Task Function - Introduction

There are many types of tasks in banks or financial organisations that requires to be performed timely; same interval period on recurring basis or will take place on specific date or any ad hoc basis.

Some categories of the jobs in system that can be scheduled to take place, are as follows:-

- Reports Extraction
- Email Notification
- Statement Generation
- Alert Notification

In the past most banks or financial institutions are smaller and may have lower transaction volume, thus all the required jobs are still manageable to be performed manually.

However, due to the recent increase of the size of most banks or financial institutions, therefore, it is justifiable to be able to schedule for certain jobs to be performed automatically in their financial software system. This is to ensure operational efficiency, compliance, timely risk management, and excellent customer service in the respective bank or financial institution.

Seemingly, this function basically allows user to set the schedule period in the manner required for any available financial related jobs to take place in the related software system.

Maintain Schedule Task Function - Update Scenarios

Scenario 1: Schedule Tasks

Details	
Step 1	From the Tree Menu, search for the Maintain Schedule Task function, and then click once on it.
Step 2	By default, system will open up the screen without any data at the Maintain Schedule Task panel.
Step 3	Select a category of jobs at the 'Task' field, and then click once on the  button.
Step 4	System will retrieve and display the related details at the 'Task Name' and 'Description' fields.
Step 5	Proceed to input the rest of the required field values at the panel.

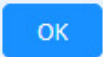
Details	
Step 6	Thereafter, click once on the  button. Upon confirmation on data saving, system will capture and save the data inputted or updated. Note: Click once on the  button, to discard any changes made.

Scenario 2: Update Tasks Schedule

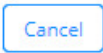
Details	
Step 1	From the Tree Menu, search for the Maintain Schedule Task function, and then click once on it.
Step 2	By default, system will open up the screen without any data at the Maintain Schedule Task panel.
Step 3	Select a category of jobs at the 'Task' field, and then click once on the  button.
Step 4	System will retrieve and display the related details at the 'Task Name' and 'Description' fields.
Step 5	Proceed to overwrite the required field values at the panel.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save the data inputted or updated. Note: Click once on the  button, to discard any changes made.

Scenario 3: Activate Tasks Schedule

Details	
Step 1	From the Tree Menu, search for the Maintain Schedule Task function, and then click once on it.
Step 2	By default, system will open up the screen without any data at the Maintain Schedule Task panel.
Step 3	Select a category of jobs at the 'Task' field, and then click once on the  button.
Step 4	System will retrieve and display the related details at the 'Task Name' and 'Description' fields.
Step 5	Click once on the 'Activate' button located at the bottom of the panel.

Details	
Step 6	Before activating, the system will display a Confirm pop-up window seeking confirmation to ensure that all changes to the task schedule have been saved. Proceed to click on the  button. System will confirm that the selected category of jobs has been activated. Note: Click once on the  button, to discard any changes made.

Scenario 4: Deactivate Tasks Schedule

Details	
Step 1	From the Tree Menu, search for the Maintain Schedule Task function, and then click once on it.
Step 2	By default, system will open up the screen without any data at the Maintain Schedule Task panel.
Step 3	Select a category of jobs at the 'Task' field, and then click once on the  button.
Step 4	System will retrieve and display the related details at the 'Task Name' and 'Description' fields.
Step 5	Click once on the 'Deactivate' button located at the bottom of the panel. System will confirm that the selected category of jobs has been deactivated. Note: - Only 'activated' tasks can be deactivated. - Click once on the  button, to discard any changes made.

Maintain Schedule Task Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Maintain Schedule Task (Panel)	
Task	This is the category of jobs required in the bank or financial institution, that is to be scheduled to take place, or effect in system, e.g., synergyloan_StatementGenService.generateStatementByReq.
Task Name	This is the brief definition of the respected category of jobs in system, e.g., synergyloan_StatementGenService.generateStatementByReq.

Maintain Schedule Task (Panel)	
Description	This is the additional details relating to the respective category of jobs, that is to be scheduled to take place, or effect in system, e.g., Statement Generation for ezConnect requests.
Method	This is the period schedule format to be applied to the selected category of jobs that is to be scheduled to take place, or effect in system. • Period (<i>Involves executing the selected category of jobs at the pre-defined time intervals, e.g., every 60 seconds</i>) • Fixed Delay (<i>Involves executing the selected category of jobs at a specific pre-defined delay period from the completion of the previous execution e.g., upon 300 seconds after a certain task.</i>) • Cron (<i>Involves executing the selected category of jobs at a pre-defined precise time patterns using a combination of fields, such as date, hours and minutes.</i>) The choice of schedule format to be applied is dependent on the specific requirements of the respective category of jobs, system constraints, and business needs. Each format serves different purposes and offers different levels of granularity and control.
Period in Seconds	This is the schedule time in seconds of the selected category of jobs to take place in system. Note: This field is applicable, provided the value selected for the 'Method' field is either the 'Period' or 'Fixed Delay' option.
Activated	This is an indicator that a particular category of jobs has commenced in system. Note: • Upon clicking once on the 'Activate' button of the selected category of jobs, whereby the activation process was successful, this check box will be checked. • Checked check box indicates that a particular category of jobs has commenced in system. • The 'Deactivate' button will only be enabled for selection, provided this 'Activated' check box has been checked.

Maintain Schedule Task (Panel)	
Schedule Date	This is the specific schedule date for a particular category of jobs to take place in system. Note: This field is applicable, provided the value selected for the 'Method' field is the 'Cron' option.
Hour	This is the number of hours for a particular category of banking jobs to take place in system. Note: This field is applicable, provided the value selected for the 'Method' field is the 'Cron' option.
Min	This is the number of minutes for a particular category of banking jobs to take place in system. Note: This field is applicable, provided the value selected for the 'Method' field is the 'Cron' option.

Activity Log Enquiry Function - Introduction

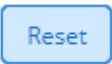
This function basically allows user (the system administrator) to view the following types of activity logs, that have been captured in system:-

- System Login
- System Logout
- Failed Attempt in System Login
- Function Access
- Abort Force System Logout
- Force System Logout
- Kill User Login Session In System

This function will be useful to system administrators in carrying out their system's activities monitoring tasks by ensuring better security (especially to prevent unauthorised access attempt, identity stealing and detect fraud attempt), compliance (allowing data transparency) and trust in the system.

Activity Log Enquiry Function - View Scenarios

Scenario 1: View Activity Logs

Details	
Step 1	From the Tree Menu, search for the Activity Log Enquiry function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value for the relevant search criteria, and then click on the  button. Note: Click once on the  button to clear off the search criteria inputted and/or the records retrieved, in order to input new search criteria.
Step 4	System will retrieve and display list of user records with related activity logs.
Step 5	Mouse over the  icon of the respective User ID, and then click once on it.
Step 6	The related activity logs will be displayed.

Activity Log Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Activity Log Enquiry (Panel)	
From Log Date	This is the starting date of a range of dates of activities that have been performed on system.
To Log Date	This is the ending date of a range of dates of activities that have been performed on system.
Function/Report	This is to indicate whether user wish to view the activity log concerning a function or report in the system. The available options, are as follows:- • Function • Report Mouse over the respective option and click once on it, to select.
Search By	This is the area in system e.g. AP - Credit Application, or CS - Common Business Services, or LN - Loans module, that is applicable to the respective activity log. Note: This field is only applicable, provided the 'Function' option has been selected at the 'Function/Report' field.
Function	This is the function code and name in system of which activities have been performed, e.g., AP_CA_MAINT - CA Workspace. Note: • This field is only applicable, provided the 'Function' option has been selected at the 'Function/Report' field. • This field will only be enabled for data input, after the field value has been selected at the 'Search By' field.
Report Code	This is the code and name of the respective report stored in the bank or financial institution's system, of which related activities have been captured and listed, e.g., CR30001 - Error Correction Transaction Listing. Note: This field is only applicable, provided the 'Report' option has been selected at the 'Function/Report' field.

Activity Log Enquiry (Panel)

User Branch

This is the code and name of the branch of the bank or financial institution in system that user has performed some activities, e.g., 10000 - KUALA LUMPUR.

Note:

The available branches that can be displayed for selection in this field, are dependent on the following conditions:-

- The system license package purchased by the bank or financial institution.
- The pre-setup made at the 'Branch' function.
- If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the available pre-setup branches of the bank or financial institution will be displayed.
- If the authorised logon user's home branch belongs to the following branch types, then only the home branch of the logon user will be displayed:-
 - Head Office
 - Regional Office
 - Normal Branch
 - Mini Branch

Activity Log Enquiry (Panel)

User ID	This is the identity number and name of user who has performed the activities in system, e.g., DENISE01 - Denise Robert. Note: The available User IDs that can be displayed for selection in this field, are dependent on the following conditions:- • The system license package purchased by the bank or financial institution. • The pre-setup made at the 'Branch' function. • The staff and user profiles created at the 'Staff Profile' function, and the 'User Profile' function. • If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the User IDs (in 'Active' status) from all the available branches of the bank or financial institution will be displayed. • If the authorised logon user's home branch belongs to the following branch types, then only all the User IDs of the logon user's home branch will be displayed:- ◦ Head Office ◦ Regional Office ◦ Normal Branch ▪ Mini Branch



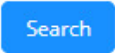
- This panel will be displayed upon the system function opened.
- The purpose of this panel is for user to select the relevant search criteria for system to retrieve and display the relevant system's activity logs.

Activity Log (Panel)

User ID	This is the identity number and name of user who has performed the activities in system, e.g., DENISE01 - Denise Robert.
Log Date	This is the system application date that an activity log has been captured in system.
CPU Date	This is the central processing unit or server date and time, that an activity log has been captured in system.

Activity Log (Panel)	
Function	This is the function code and name in system of which a particular activity has been performed, e.g., AP_CA_MAINT - CA Workspace.
Action	This is the action that has been performed on a function in system. Some actions, are as follows:- • ABORT_FL - Abort Force Logout • FUNCACCESS - Function Access • FRC_LOGOUT - Force Logout • LOGIN - Login • LOGOUT - Logout • KILL_SESS - Kill Session
Reason	This is the reason for a failed activity attempt.
IP Address	This is the Internet Protocol address of the terminal or device where user has accessed to perform a particular activity. Note: An Internet Protocol is part of the systematically laid out interconnected grid that governs online communication by identifying both the initiating devices and various Internet destinations, for two-way communication.
Spvr ID 1	This is the User ID of the 1st supervisor who has been assigned to perform override for a certain function access modes, e.g., CRADM - Credit Administrators.
Spvr ID 2	This is the User ID of the 2nd supervisor who has been assigned to perform override for a certain function access modes, e.g., CRADM - Credit Administrators.



- This panel will be displayed, after user has clicked once on the  button.
- The purpose of this panel is for user to view the retrieved system's activity logs.

Function LOV (Pop-up window)	
Search	This is the keywords to be inputted to filter the list of values displayed, below.
Function Code	This is the code assigned to the respective system function of which an activity has been performed, e.g., AP_CA_MAINT - CA Workspace.

Function LOV (Pop-up window)

Function Name

This is the brief description of the respective function code of which an activity has been performed, , e.g., CA Workspace.



- This **Function LOV** panel will pop up after user has mouse over the 'Function' field, and then clicked once on it.
- The purpose of this window is for user to select the function code of the related activities that have been performed in system to be displayed.

Report Code LOV (Pop-up window)

Search

This is the keywords to be inputted to filter the list of values displayed, below.

Report Code

This is the code and name of the respective report stored in the bank or financial institution's system, of which related activities have been captured and listed, e.g., CR30001 - Error Correction Transaction Listing.

Description

This is the brief description of the report code, e.g Error Correction Transaction Listing.



- This **Report Code LOV** panel will pop up after user has mouse over the 'Report Code' field, and then clicked once on it.
- The purpose of this window is for user to select the report code of the related activities that have been performed in system to be displayed.

Audit Log Enquiry Function - Introduction

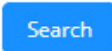
This function basically allows user (the system administrator) to view the required activity logs for audit purpose, e.g., data insertion, data update and data deletion that have been captured in system.

This function essentially display different categories of activity logs from the 'Activity Log Enquiry' function.

This function will be useful to system administrators in carrying out their system's activities monitoring tasks by ensuring better security (especially to prevent unauthorised access attempt, identity stealing and detect fraud attempt), compliance (allowing data transparency) and trust in the system.

Audit Log Enquiry Function - View Scenarios

Scenario 1: View Activity Logs for Audit Purpose

Details	
Step 1	From the Tree Menu, search for the Audit Log Enquiry function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value for the relevant search criteria, and then click on the  button. Note: Click once on the  button to clear off the search criteria inputted and/or the records retrieved, in order to input new search criteria.
Step 4	System will retrieve and display list of user records with related activity logs. Note: Input value into the 'Table Name' or 'Function' field to further filter and narrow down the records, retrieved and displayed.
Step 5	Mouse over the  icon of the respective User ID, and then click once on it.
Step 6	The related activity logs will be displayed.

Audit Log Enquiry Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Audit Log Enquiry (Panel)	
From Log Date	This is the starting date of a range of dates of activities that have been performed on system.

Audit Log Enquiry (Panel)	
To Log Date	This is the ending date of a range of dates of activities that have been performed on system.
Search By	This is the area in system that the related activities have been performed. The available options, are as follows:- • AP - Credit Application • CIF - Customer ID • GEN - General • PROD - Product
Item Value/ CA No./ Customer ID/ Search ID/ Product Code	This is the item value involved in the respective activity log, which can be viewed for audit purpose. Note: This field name will be changed from 'Item Value', as follows:- • If the 'Search By' field is set to 'AP - Credit Application', then this field name will change to 'CA No.', whereby a credit application number can be inputted. • If the 'Search By' field is set to 'CIF - Customer ID', then this field name will change to 'Customer ID', whereby a customer identity number can be inputted. • If the 'Search By' field is set to 'GEN - General', then this field name will change to 'Search ID', whereby related key record, such as pricing scheme code, and prepayment penalty scheme code, can be inputted. • If the 'Search By' field is set to 'PROD - Product', then this field name will change to 'Product Code', whereby a product code can be inputted.
Function	This is the respective function code and name in system of which activities have been performed, e.g, AP_CA_MAINT - CA Workspace.

Audit Log Enquiry (Panel)	
Action	This is the code and description of the action performed on the respective system's function. Some options, are as follows:- • DELETE - Delete • INSERT - Insert • UPDATE - Update Note: Different functions or reports can have different actions.
User Branch	This is the code and name of the branch of the bank or financial institution in system that user has performed some activities, e.g., 10000 - KUALA LUMPUR. Note: The available branches that can be displayed for selection in this field, are dependent on the following conditions:- • The system license package purchased by the bank or financial institution. • The pre-setup made at the 'Branch' function. • If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the available pre-setup branches of the bank or financial institution will be displayed. • If the authorised logon user's home branch belongs to the following branch types, then only the home branch of the logon user will be displayed:- ◦ Head Office ◦ Regional Office ◦ Normal Branch ▪ Mini Branch

Audit Log Enquiry (Panel)	
User ID	This is the identity number and name of user who has performed the activities in system, e.g., DENISE01 - Denise Robert. Note: The available User IDs that can be displayed for selection in this field, are dependent on the following conditions:- • The system license package purchased by the bank or financial institution. • The pre-setup made at the 'Branch' function. • The staff and user profiles created at the 'Staff Profile' function, and the 'User Profile' function. • If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the User IDs (in 'Active' status) from all the available branches of the bank or financial institution will be displayed. • If the authorised logon user's home branch belongs to the following branch types, then only all the User IDs of the logon user's home branch will be displayed:- ◦ Head Office ◦ Regional Office ◦ Normal Branch ▪ Mini Branch
Audit Log Listing (Sub-Panel)	
Table Name	This is the name of the related database table of a function in system of which actions have been performed. Note: The purpose of this field is to further filter the activity logs retrieved based on the selected search criteria on the above, and subsequently displayed, below.
Function	This is the function code and name in system of which activities have been performed, e.g, AP_CA_MAINT - CA Workspace. Note: The purpose of this field is to further filter the activity logs retrieved based on the selected search criteria on the above, and subsequently displayed, below.
User ID	This is the identity number of the user who has logged into system and performed the activity in system.

Audit Log Enquiry (Panel)	
Log Seq	This is the unique system generated identity number for the respective activity log in system.
CPU Date	This is the central processing unit or server date and time, that an activity log has been captured in system.
Function	This is the respective function code and name in system of which activities have been performed, e.g, AP_CA_MAINT - CA Workspace.
Field Name	This is the name of the field in a function in system of which an action has been performed.
Table Name	This is the name of the related database table of a function in system of which an action has been performed.
Key Fields	This is the unique data which identifies that record from all the other records in the file or database.
Key Values	This is the value maintained for the key field of the record.
Before Change	This is the previous value of a field in a function where an action has been performed.
After Change	This is the new value of a field in a function where an action has been performed.
Description	This is the brief description of an activity that has been performed.
Log Date	This is the system application date that an activity log has been captured in system.
Action	This is the code and description of the action performed on the respective system's function. Some possible options that can be displayed, are as follows:- • DELETE - Delete • INSERT - Insert • UPDATE - Update Note: Different functions or reports can have different actions.
Spvr ID 1	This is the user identity number of the first supervisor who has performed the override required for a function action in system.
Spvr ID 2	This is the user identity number of the second supervisor who has performed the override required for a function action in system.

Function LOV (Pop-up window)	
Search	This is the keywords to be inputted to filter the list of values displayed, below.
Function Code	This is the code assigned to the respective system function of which an activity has been performed, e.g, AP_CA_MAINT - CA Workspace.
Function Name	This is the brief description of the respective function code of which an activity has been performed, e.g., CA Workspace.



- This **Function LOV** panel will pop up after user has mouse over the 'Function' field, and then clicked once on it.
- The purpose of this window is for user to select the Function Code for viewing of the activity.

Overriding Status Monitoring Function - Introduction

Supervisor Override is important as it contributes an extra step towards maintaining better integrity and security of banking transactions.

Some common scenarios that requires supervisor overrides, are as follows:-

- **Customer Disputes:** In cases where a customer disputes on a charge or transaction, a supervisor can intervene with his override by ensuring proper investigation and resolution.
- **Usual Activity:** Detecting unusual or suspicious account activity triggers an override. For instance, if a customer suddenly withdraws a large sum from an account with no prior history of such transactions. The supervisor can review the situation to prevent potential fraud during override process.
- **Error Handling:** Teller can incorrectly input an amount, or system glitches can occur during routine transactions. Thus, a supervisor override can assist in resolving errors, by ensuring accuracy, and providing guidance to the teller.
- **System Maintenance & Outages:** During system upgrades or maintenance, tellers can encounter issues. The supervisor override requirement can be pre-maintained for manual processing or adjustments when the system is temporarily unavailable.
- **Exceeding Transaction Limit:** Certain types of transactions, such as telegraphic transfers or account closures, can exceed daily or transaction-specific limits. A supervisor override will allow for flexibility while maintaining compliance with regulation.

In this system there are different categories of supervisor override requests, namely:-

- Special Condition Override (*Subject to customisation*)
- Data Saving Override (*Override Requirement pre-maintained at the 'Function Authority' function*)

The purpose of this function is to allow authorised users who may be the makers or checkers or system administrators to view all the assigned requests for override on tasks, that are still pending, filter by different criteria.

In addition, this function also allows the maker or system administrator to reassign the requests for overrides on tasks, or to abort the requests for override on tasks that are no longer relevant.

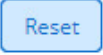
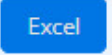
Overriding Status Monitoring Function - View Scenarios

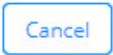
Scenario 1: View Override Status

Details	
Step 1	From the Tree Menu, search for the Overriding Status Monitor function, and then click once on it.

Details	
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available override records (<i>'P - Pending' status</i>) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button. • All override
Step 3	Mouse over a record displayed at the Overriding Listing panel, then click once on the  icon.
Step 4	Relevant data will be retrieved and displayed at the Checker Reassignment panel.

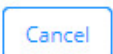
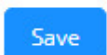
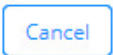
Scenario 2: View Rejected Override Records

Details	
Step 1	From the Tree Menu, search for the Overriding Status Monitor function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data.
Step 3	Click once on the View Rejected Override button.
Step 4	Proceed to input values into the relevant search criteria fields and then click once on the  button. Note: • The rejected override request record (<i>where status is 'C - Completed'</i>) will be listed if the checker (supervisor) who has been assigned to perform override has rejected the override request. • Click once on the  button, to clear off all the data that have been inputted or retrieved at the system function screen. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then pressed on either 'Tab' or 'Enter' key on the keyboard, or click once on the  button. • Click once on the  button, to download or print out the selected record. • Click once on the  button, to exit from the screen.
Step 5	Mouse over a record displayed at the Rejected Overriding Listing panel, then click once on the  icon.

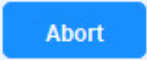
Details	
Step 6	Relevant data will be retrieved and displayed at the Rejected Overriding Details pop up window. Note: Click once on the  button, to exit from the pop-up window.

Overriding Status Monitoring Function - Update Scenarios

Scenario 1: Reassign Override

Details	
Step 1	From the Tree Menu, search for the Overriding Status Monitor function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available override request records ('P - Pending' status) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over a record of override displayed at the Overriding Listing panel, then click once on the  icon.
Step 4	Proceed to view the override details at the Checker Reassignment panel and then click once on the Reassign button. Note: Click once on the  button, to exit from the screen.
Step 5	Mouse over the 'Reassign To' field at the Override Reassignment window, and then mouse over the  icon. Thereafter, mouse over and click once on a relevant checker's User ID, to select it.
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save all the data updated (<i>where the override request's status will be changed from 'P - Pending' to 'RA - Reassigned' status</i>). Note: Click once on the  button, to discard all changes made.

Scenario 2: Abort Override

Details	
Step 1	From the Tree Menu, search for the Overriding Status Monitor function, and then click once on it.
Step 2	By default, system will display the screen with unfiltered data. Note: • All the available override records ('P - Pending' status) will be listed. • User needs to either go through the entire list or input values into the relevant search criteria fields, and then click once on the  button.
Step 3	Mouse over the check box of a relevant override request record, that is in the 'P - Pending' status, to select it.
Step 4	Then, click once on the  button. Upon prompted with a confirmation message, click once on the  button. Upon data saving confirmation, the system will remove the record from the system's screen (<i>where the override request's status will be changed from 'P - Pending' to 'D - Discarded' status</i>). Note: Click once on the  button, to discard all changes made and not to abort the override request.

Overriding Status Monitoring Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Overriding Status Monitoring (Panel)	
Function Name	This is the brief description of the respective system function that has been performed with an action that requires override by supervisor(s), e.g., Customer Maintenance.
Action	This is the action performed on a system function, e.g., Insert and Update, that requires override by supervisor(s). Note: Different functions or reports can have different actions.
Maker	This is the user identity number of the maker who has made the override request on the action performed on a function.

Overriding Status Monitoring (Panel)

Date	This is the date that an action has been performed or created on a function in the system of which override by supervisor(s) are required.
Reference	This is the unique identification number for the respective record of action performed on a function in the system.



- This panel will be displayed upon the function screen opened.
- The purposes of this panel is for user to do the followings:-
 - View the list of functions of which some actions have been performed that requires override by supervisor(s) to proceed.
 - Access point to view the details of the presently assigned checker to perform the override on a certain function's actions.

Checker Reassignment (Panel)

Reassign	This is the button to be clicked once, to trigger the 'Override Reassignment' pop-up window for user who is the maker or system administrator to perform override reassignment.
Reference	This is the unique identification number for the respective record of action performed on a function in the system.
Checker	This is the user identity number of the checker (the supervisor) who has been assigned to perform override.
Supervisor Level	This is the checker's user level, such as 1 - Teller, 5 - Supervisor, 7 - Manager and so forth, dependent on the user roles and level set up for the respective bank or financial institution.
Status	This is the status of the respective request for override on action performed on a function in system, e.g., P - Pending or RA - Reassigned.



- This panel will be displayed after user has mouse over a record displayed at the **Overriding Listing** panel, then click once on the  icon.
- The purposes of this panel is to allow user to do the followings:-
 - View the brief details of the presently assigned checker for override.
 - Access point to the 'Override Reassignment' pop-up window, to perform override task reassignment.

Override Reassignment (Pop-Up Window)

Current Checker	This is the present checker (supervisor) who has been assigned to perform override.
Reassign To	This is the new checker (supervisor) to be reassigned to perform override.



- This window will pop up after user has click once on the **Reassign** button of a record, at the **Checker Reassignment** panel.
- The purpose of this window is to allow user to select the new checker (supervisor) to be reassigned to perform override task on a function.

<Rejected Overriding> (Panel)	
Create Date	This is the date that an action has been performed or created on a function in the system of which override by supervisor(s) are required. Note: This is the criterion to further filter or narrow down the list of rejected override requests.
Function Name	This is the brief description of the respective system function that has been performed with an action that requires override by supervisor(s), e.g., Customer Maintenance. Note: This is the criterion to further filter or narrow down the list of rejected override requests.
Maker ID	This is the user identity number of the maker who has made the override request on the action performed on a function. Note: This is the criterion to further filter or narrow down the list of rejected override requests.
Date	This is the date that an action has been performed or created on a function in the system of which override by supervisor(s) are required.
Reference	This is the unique reference for the respective transaction or maintenance that has been performed or created in system.
Function Name	This is the brief description of the respective system function that has been performed with an action that requires override by supervisor(s), e.g., Customer Maintenance.
Maker	This is the user identity number of the maker who has made the override request on the action performed on a function.
Action	This is the action performed on a system function, e.g., Insert and Update, that requires override by supervisor(s). Note: Different functions or reports can have different actions.
Status	This is the status of the respective request for override on action performed on a function in system, e.g., Rejected.
Remarks	This is the additional description relating to the rejected override request.



- This panel will be displayed after user has clicked once on the **View Rejected Override** button.
- The purpose of this panel is for user to view the transaction or maintenance performed in system that have been earlier requested for supervisor's override, of which have been rejected subsequently.

Rejected Overriding Details (Pop-Up Window)

Checker ID	This is the user identity number of the checker (the supervisor) who has been assigned to perform override.
Supervisor Level	This is the checker's user level, such as 1 - Teller, 5 - Supervisor, 7 - Manager and so forth, dependent on the user roles and level set up for the respective bank or financial institution.



- This window will pop up after user has mouse over a record at the **Rejected Overriding Listing** panel, and then click once on the  icon.
- The purpose of this window is to allow user to view the brief details for the assigned checker (supervisor) of which the override request has been rejected.

Open Branch Function - Introduction

Before commencing banking transactions or operational hours on each day in system, there can be several checkpoints to be run through and reconfirmed.

Some checkpoints, are as follows:-

- **Security Measures:** The required standard set of security protocols required by the bank or financial institution for each day's opening branch has been followed, which include verifying alarm systems, ensuring proper lighting, and checking entry points to the banking hall.
- **Physical Setup:** The branch layout, including the placement of teller workstations, customer service desks, and waiting areas, has been carefully organised.
- **Technology Check:** Verify that all the necessary technology systems (such as computers, ATMs, and security cameras) are operational before opening the branch to customers for services of the day.

This function can be performed after all the daily 'branch opening' required checkpoints have been met, by allowing the respective authorised user **to update the branch commencement status on each day, for banking transaction in system**, following the completion of the manually triggered 'Start-Of-Day' periodic process.

To facilitate cash transaction, only after this function has been performed in system and that the 'Start-of-Day' periodic process has been completed, that tellers can properly stock cash in their drawer and update into system for any banking transaction instructed by customer.

This function is usually accessible by the respective user who holds the branch administrative function in the bank or financial institution.

Open Branch Function - View Scenarios

Scenario 1: View Periodic Process Completion to Perform 'Open' Branch

Details	
Step 1	From the Tree Menu, search for the Open Branch function, and then click once on it.

Details	
Step 2	By default, system will display the screen with details of all the available branch codes in system, subject to the common access rights by branch type. Note: • If the logon user is from the 'data centre', he will only be able to view his branch only. • If the logon user is from 'head office', he will be able to view his head office branch code, and all the branches from the region type, normal branch type and mini branches under the normal branch type. • If the logon user is from a 'region' office, he will be able to view his region office, and all the branches under the normal branch type and mini branches under the normal branch type. • If the logon user is from a 'normal' branch, he will be able to view his normal branch and all the mini branches under it, if any. • The types of branches that will be displayed are dependent on the branch types pre-maintained at the 'Branch' function during system implementation stage or new branch opening.
Step 3	Click once on the  icon of a branch record.
Step 4	System will display the Open Branch Details pop-up window.
Step 5	The details containing the selected branch's periodic process completion details with breakdowns by areas in system, will be displayed.

Open Branch Function - Update Scenarios

Scenario 1: Perform Open Branch to Allow Transactions

Details	
Step 1	From the Tree Menu, search for the Open Branch function, and then click once on it.

Details	
Step 2	By default, system will display the screen with details of all the available branch codes in system, subject to the common access rights by branch type. Note: • If the logon user is from the 'data centre', he will only be able to view his branch only. • If the logon user is from 'head office', he will be able to view his head office branch code, and all the branches from the region type, normal branch type and mini branches under the normal branch type. • If the logon user is from a 'region' office, he will be able to view his region office, and all the branches under the normal branch type and mini branches under the normal branch type. • If the logon user is from a 'normal' branch, he will be able to view his normal branch and all the mini branches under it, if any. • The types of branches that will be displayed are dependent on the branch types pre-maintained at the 'Branch' function during system implementation stage or new branch opening.
Step 3	Mouse over the check box of a branch record, and click once on it, to select it.
Step 4	Click once on the Open Branch button.
Step 5	Upon successfully perform branch opening, a message will be displayed, whereby transaction can be performed on the selected branches.

Open Branch Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Open Branch (Panel)	
Branch	This refers to the branch codes of the bank or financial institution that are available in the system. Note: The available branches that can be displayed for selection in this field, are dependent on the following conditions:- • The system license package purchased by the bank or financial institution. • The pre-setup made at the 'Branch' function. • If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the available pre-setup branches of the bank or financial institution will be displayed. • If the authorised logon user's home branch belongs to the following branch types, then only the home branch of the logon user will be displayed:- ◦ Head Office ◦ Regional Office ◦ Normal Branch ▪ Mini Branch
Processing Date	This is the date of which periodic jobs or tasks have been processed.
Process Completed	This is the periodic job or task that has been processed e.g., S - SOD, E - EOD, M - EOM.
System Date	This is the date of the system, reflected at the respective branch.
Open Close Flag	This indicates the status of the branch, e.g., O - Open, which means the branch has commenced for banking transactions to be performed.



- This panel will be displayed upon the function screen opened.
- The purpose of this panel is to allow user to view the list of branches' periodic process completion details, in order to perform 'Open' branch.

<Open Branch Details> (Pop-up window)	
Module	This is the available area in system that related periodic jobs or tasks, e.g., AP, CIF, CS, KERN, and LN.

<Open Branch Details> (Pop-up window)	
Processing Date	This is the date of which periodic jobs or tasks have been processed.
Process Completed	This is the periodic job or task that have been processed e.g., S - SOD, E - EOD, M - EOM.
System Date	This is the date of the system, reflected at the respective branch.
Open Close Flag	This indicates the status of the branch, e.g., O - Open, which means the branch has commenced for banking transactions to be performed.



- This window will be displayed after user has clicked once on the  icon of a record at the **Open Branch** panel.
- The purpose of this panel is window is to allow user to view the details of the respective branch's periodic process completion details, in order to perform 'Open' branch.

Close Branch Function - Introduction

This function basically **allows** the authorised user to **update the branch closure status on each day end, to stop allowing banking operational tasks in system**, prior to manually trigger the 'End-Of-Day' periodic process.

However, before performing this function, users must ensure certain important tasks have been performed.

Some examples, are as follows:-

- Account Balancing: Ensures that all accounts have been balanced, which includes verifying deposits, withdrawals, and other transactions.
- Suspense Handling: Any pending or suspense accounting entries have been resolved or raised, accordingly.
- Cash Till Position Marking: The till position of each tellers (cash drawers) have been marked or updated in system, indicating the end of cash handling for the day.
- Reporting: The branch has generated relevant reports summarising the day's activities, which contribute to overall financial reporting, e.g., 'Accounting Summary' report and 'Accounting Details Listing' report .

This function is usually accessible by the respective user who holds the branch administrative function in the bank or financial institution.

Close Branch Function - View Scenarios

Scenario 1: View Periodic Process Completion to Perform 'Close' Branch

Details	
Step 1	From the Tree Menu, search for the Close Branch function, and then click once on it.

Details	
Step 2	By default, system will display the screen with details of all the available branch codes in system, subject to the common access rights by branch type. Note: • If the logon user is from the 'data centre', he will only be able to view his branch only. • If the logon user is from 'head office', he will be able to view his head office branch code, and all the branches from the region type, normal branch type and mini branches under the normal branch type. • If the logon user is from a 'region' office, he will be able to view his region office, and all the branches under the normal branch type and mini branches under the normal branch type. • If the logon user is from a 'normal' branch, he will be able to view his normal branch and all the mini branches under it, if any. • The types of branches that will be displayed are dependent on the branch types pre-maintained at the 'Branch' function during system implementation stage or new branch opening.
Step 3	Click once on the  icon of a branch record.
Step 4	System will display the Close Branch Details pop-up window.
Step 5	The details containing the selected branch's periodic process completion details with breakdowns by areas in system, will be displayed.

Close Branch Function - Update Scenarios

Scenario 1: Perform Close Branch to Disallow Transactions

Details	
Step 1	From the Tree Menu, search for the Close Branch function, and then click once on it.

Details	
Step 2	By default, system will display the screen with details of all the available branch codes in system, subject to the common access rights by branch type. Note: • If the logon user is from the 'data centre', he will only be able to view his branch only. • If the logon user is from 'head office', he will be able to view his head office branch code, and all the branches from the region type, normal branch type and mini branches under the normal branch type. • If the logon user is from a 'region' office, he will be able to view his region office, and all the branches under the normal branch type and mini branches under the normal branch type. • If the logon user is from a 'normal' branch, he will be able to view his normal branch and all the mini branches under it, if any. • The types of branches that will be displayed are dependent on the branch types pre-maintained at the 'Branch' function during system implementation stage or new branch opening.
Step 3	Mouse over the check box of a branch record, and click once on it, to select it.
Step 4	Click once on the Close Branch button.
Step 5	Upon successfully performed branch closing, a message will be displayed, to indicate that banking transactions are not allowed at the selected branches.

Close Branch Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Close Branch (Panel)	
Branch	This refers to the branch codes of the bank or financial institution that are available in the system. Note: The available branches that can be displayed for selection in this field, are dependent on the following conditions:- • The system license package purchased by the bank or financial institution. • The pre-setup made at the 'Branch' function. • If the authorised logon user's home branch belongs to the 'Data Centre' branch type, then all the available pre-setup branches of the bank or financial institution will be displayed. • If the authorised logon user's home branch belongs to the following branch types, then only the home branch of the logon user will be displayed:- ◦ Head Office ◦ Regional Office ◦ Normal Branch ▪ Mini Branch
Processing Date	This is the date of which periodic jobs or tasks have been processed.
Process Completed	This is the periodic job or task that has been processed e.g., S - SOD, E - EOD, M - EOM.
System Date	This is the date of the system, reflected at the respective branch.
Open Close Flag	This indicates the status of the branch, e.g., C - Close, which means the branch has closed for banking transactions to be performed.



- This panel will be displayed upon the function screen opened.
- The purpose of this panel is to allow user to view the list of branches' periodic process completion details, in order to perform 'Close' branch.

Close Branch Details (Pop-up window)	
Module	This is the available area in system that related periodic jobs or tasks, e.g., AP, CIF, CS, KERN, and LN.

Close Branch Details (Pop-up window)	
Processing Date	This is the date of which periodic jobs or tasks have been processed.
Process Completed	This is the periodic job or task that have been processed e.g., S - SOD, E - EOD, M - EOM.
System Date	This is the date of the system, reflected at the respective branch.
Open Close Flag	This indicates the status of the branch, e.g., C - Close, which means the branch has closed for banking transactions to be performed.



- This window will be displayed after user has clicked once on the  icon of a record at the **Close Branch** panel.
- The purpose of this panel is window is to allow user to view the details of the respective branch's periodic process completion details, in order to perform 'Close' branch.

Manual Periodic Function - Introduction

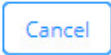
This function basically **allows** user (system administrator) to do the following:-

- **View the previous types of periodic processes** that have been performed, and the date performed.
- **Manually trigger the selected type of periodic process** (SOD, or EOD, or EOM) to take place.

A main justification for the manual periodic process over the automated periodic process which improves efficiency, is that banks or financial institutions will still be in control in the handling of exceptional cases, audits, or specific business needs. While automation is efficient, it may not always align with certain unique situations or exceptions.

Manual Periodic Function - Update Scenarios

Scenario 1: Manually Trigger Periodic Process

Details	
Step 1	From the Tree Menu, search for the Manual Periodic function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	The value of time zone will be auto-populated dependent on the user's home branch, and the branch type.
Step 4	System will display the previous executed periodic process type and related processing date.
Step 5	Proceed to select the relevant periodic process type (SOD, or EOD, or EOM) and processing date to be performed.
Step 6	Thereafter, click once on the  button. System will proceed to perform all required validations and start to process the selected type of periodic process, accordingly. Note: • Click once on the  button, to discard all updates made. • User can check the progress of each periodic type's process using the Periodic Task Monitor function.

Manual Periodic Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Manual Periodic (Panel)	
Time Zone	Basically time zone refers to a region that has a uniform standard time for many aspects such as legal, commercial and social matters. Time zones also tend to follow the boundaries of countries and their subdivisions. This is the time zone of the respective branch of which the user is attempting to manually trigger the relevant periodic process, e.g., KL - GMT +8.00.
Previous Execution Info (Sub-Panel)	
Last Periodic Type	This is the type of the periodic process that has been processed on the date value displayed at the 'Last Processing Date' field. The options that can be displayed, are as follows:- • E - End-of-day processing (<i>EOD</i>) • S - Start-of-day processing (<i>SOD</i>) • M - End-of-month processing (<i>EOM</i>)
Last Processing Date	This is the most recent date a certain type of periodic process has been processed.
Current Execution (Sub-Panel)	
Periodic Type	This is the type of periodic process of which user can manually trigger to take place. The available options, are as follows:- • SOD (<i>the 'Start-Of-Day' periodic jobs</i>) • EOD (<i>the 'End-Of-Day' periodic jobs</i>) • EOM (<i>the 'End-Of-Month' periodic jobs</i>)
Processing Date	This is the date of which the selected periodic process is to be executed, or take place in system.

Periodic Schedule Maintenance Function - Introduction

This function basically allows users (the system administrators) to **schedule the execution time for each type of periodic process** (*Start-of-Day (SOD)* or, *End-of-Day (EOD)*, or *End-of-Month (EOM)*) to take place in system, automatically.

Some advantages of this function, are as follows:-

- **Improves Work Efficiency and Better Resources Utilisation:** In view that the periodic process can be resource-intensive, banks or financial institutions can optimise their resources' utilisation, by scheduling them for off-peak hours, thus, ensuring that critical resources like CPU, memory, and storage will be efficiently used.
- **Processing Consistency and Data Accuracy:** Being able to schedule periodic process at a specific time will ensure consistency in data processing, e.g., during EOD process accounts will be reconciled, balances will be updated, and relevant reports will be generated at the same time, and the risk of manual errors also reduced, thus, ensuring data integrity and accuracy.
- **Timeliness and Compliance:** Meeting deadlines is important for regulatory compliance and financial reporting in banks or financial institution. Thus, scheduled periodic process will ensure timely process execution, e.g., during the EOM periodic process, interest will be calculated, regulatory reporting will be extracted, and compliance checks will take place, which will help the banks or financial institution to avoid delays and penalties associated with missed deadlines.

However, dependent on the type of periodic process, user will still be required to 'manually' open or close the respective branch, upon completion of the related scheduled periodic process, as follows:-

- Upon completion of the scheduled SOD process, user will need to update the branch status from 'Close' to 'Open', via the 'Open Branch' function to allow transactions to be performed for the day.
- Upon completion of the scheduled EOD process, user will need to update the branch status from 'Open' to 'Close', via the 'Close Branch' function to stop allowing transactions to be performed for the day.

In order to stop any scheduled type of periodic process, user can use the 'Start Stop Periodic Scheduler' function.

Periodic Schedule Maintenance Function - View Scenarios

Scenario 1: View Periodic Schedule Details

Details	
Step 1	From the Tree Menu, search for the Periodic Schedule Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value for 'Periodic Category' field.
Step 4	System will display the categories of periodic tasks or jobs at the Periodic Schedule Maintenance sub-panel.

Periodic Schedule Maintenance Function - Update Scenarios

Scenario 1: Schedule Category of Periodic Tasks to Take Place Automatically

Details	
Step 1	From the Tree Menu, search for the Periodic Schedule Maintenance function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value for 'Periodic Category' field.
Step 4	System will display the categories of periodic tasks or jobs at the Periodic Schedule Maintenance sub-panel.
Step 5	Proceed overwrite the values of the following fields:- • Hour(24) • Minute
Step 6	Click once on the  button. Upon confirmation on data saving, system will capture and save all data updated. Note: Click on the  button, to discard all updates made.

Periodic Schedule Maintenance Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Periodic Schedule Maintenance	
Time Zone	Basically time zone refers to a region that has a uniform standard time for many aspects such as legal, commercial and social matters. Time zones also tend to follow the boundaries of countries and their subdivisions. This is the time zone of the respective branch of which the user is attempting to schedule for the trigger of the relevant periodic process jobs or tasks, e.g., KL - GMT +8.00.
Periodic Category	This is the periodic type, of a list of periodic jobs, or tasks of which user can schedule the trigger to take place, automatically. The available options, are as follows:- • SOD (<i>the 'Start-Of-Day' periodic jobs</i>) • EOD (<i>the 'End-Of-Day' periodic jobs</i>) • EOM (<i>the 'End-Of-Month' periodic jobs</i>)
Periodic Schedule Maintenance(Sub Panel)	
Group Code	This is the code of the group of the respective periodic process jobs, or tasks, e.g., SOD, EOD and EOM.
Group Descr	This is the brief description of the group of the respective periodic process jobs, or tasks, e.g., SOD Group, EOD Group and EOM Group.
Sequence	This is the order number that determines the execution sequence of the respective category of periodic jobs, or tasks, e.g., 1, 2 and 3.
Hour(24)	This is the time (in hours) to be taken to execute a category of periodic jobs or tasks.
Minute	This is the time (in minutes) to be taken to execute a category of periodic jobs or tasks.

Periodic Task Monitor Function - Introduction

This function basically allows users (system administrators) to monitor the progress of the periodic process jobs, or tasks, by allowing them to do the following:-

- View the total number of periodic jobs, or tasks with breakdown details.
- View the progress and related details on all processed periodic jobs, or tasks (include automatic and manual triggered periodic process jobs, or tasks, and related errors).

This function is crucial simply because it can help the bank or financial institution to be alerted immediately if there are issues or errors on some periodic process jobs and ensure fixes carried out promptly, which ultimately ensuring the banking operations to be carried out, with less interruption.

Periodic Task Monitor Function - View Scenarios

Scenario 1: View and Monitor Periodic Tasks

Details	
Step 1	From the Tree Menu, search for the Periodic Task Monitor function, and click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value into 'Processing Date' and 'Period Type' search criteria.
Step 4	Thereafter, click once on the  button.
Step 5	System will display the details of the periodic process type and sub-types with the related breakdown counts, including errors. Note: Mouse over the 'Auto-Refresh' check box for updates on the periodic tasks' progress displayed at the function screen.

Periodic Task Monitor Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Periodic Task Monitor	
Processing Date	This is the date of which periodic jobs, or tasks have been executed, or take place in system.

Periodic Task Monitor	
Period Type	This is the category of periodic process' jobs or tasks that have been taken place. The possible options, are as follows:- • SOD (<i>refers to 'Start-Of-Day' periodic jobs</i>) • EOD (<i>refers to 'End-Of-Day' periodic jobs</i>) • EOM (<i>refers to 'End-Of-Month' periodic jobs</i>)
Auto-Refresh	This is the check box to be checked to trigger the function screen to be refreshed or updated with the latest processed data. Mouse over the check box and click once to check the box. Mouse over the checked check box to deselect it.
Periodic Monitor(Sub Panel)	
Group	This is the code of the group of the respective periodic process jobs, or tasks, e.g., SOD, EOD and EOM.
Period Type	This is the code of the respective sub-category of periodic process jobs, or tasks, e.g., PRE_EOD, POST_EOD, PRO_SOD and POST_SOD.
Total Count	This is the total number of jobs or tasks under each sub-category of periodic process type to be processed.
New Count	This is the total number of periodic jobs, or tasks that have yet to be processed (<i>The Task Status = ' N - New'</i>).
Waiting Count	This is the total number of periodic jobs, or tasks of which are waiting to be processed in system (<i>Task Status = ' W - Waiting'</i>).
Running Count	This is the total number of periodic jobs, or tasks that are still being processed in system (<i>The Task Status = ' R - Running'</i>).
Success Count	This is the total number of periodic jobs, or tasks that have been completed successfully (<i>Task Status = S - Successful</i>).
Error Count	This is the total number of periodic jobs, or tasks that cannot be completed as they contained some errors (<i>Task Status = ' E - Error'</i>).
<Error Listing> (Sub-panel)	
Timestamp	This is the date and time that an error was discovered, on a periodic job, or task that has been processed.
Task ID	This is the periodic job, or task's system generated reference number and description.

Periodic Task Monitor	
Task Descr.	This is the brief details of the respective periodic job or task that has been performed.
Branch	This is the code and name of the branch of the bank or financial institution in the system of which the error of respective periodic job, or task, was discovered.
Module	This is the area in system of which the error of the respective periodic job, or task, was discovered, e.g., LN - Financing.
Period Type	This is the periodic type, of a list of periodic jobs, or tasks of which user can manually trigger to take place, e.g., SOD, or EOD, or EOM.
Error Code	This is the code of the error found arising from a periodic job, or task.
Error Descr.	This is the brief definition of the respective error code.

Start Stop Periodic Scheduler Function - Introduction

Some reasons that automated schedule of periodic processes may need to be stopped from time to time, are as follows:-

- **Software Maintenance and Updates:** To prevent potential conflicts or unexpected behavior during the version update.
- **Resource Management:** Automated periodic processes consume system resources (CPU, memory, disk space), heavily. In addition, running too many concurrent periodic process jobs can lead to system overload. Thus, stopping the automated schedule of periodic processes temporarily can free up these resources for other critical tasks, and ensure a more distributed resource allocation.
- **Debugging and Testing:** To allow system developers to investigate issues, trace logs, and fix errors, as it is a great challenge to diagnose problems while periodic processes are running continuously. In addition, as developers often test configurations, scripts, or new features, by stopping the automated periodic processes, temporarily during testing prevents unintended consequences.
- **Security and Compliance:** Stopping the automated periodic processes during patch deployment, ensures that most system vulnerabilities will be addressed, promptly. Some industries (e.g., finance, healthcare) require compliance with regulations. Stopping automated periodic process during audit will ensure accurate data and adherence to legal requirements¹.

This function basically allows user (system administrator) to do the following:-

- To stop automating the schedule of periodic processes; so user (system administrator) can perform manual periodic via the 'Manual Periodic' function.
- To start or recommence automating the schedule of periodic processes.

Start Stop Periodic Scheduler Function - Update Scenarios

Scenario 1: Start or Stop the Automated Schedule of Periodic Processes

Details	
Step 1	From the Tree Menu, search for the Start Stop Periodic Scheduler function, and then click once on it.
Step 2	By default, system will display the screen, with the following fields:- • Time Zone • Scheduler Status

Details	
Step 3	System will display either the 'Start' or 'Stop' button depending on the value displayed at the 'Scheduler Status' field. Note: • If the value displayed at the 'Scheduler Status' field is 'OFF', then user will be able to click once on the 'Start' button. • If the value displayed at the 'Scheduler Status' field is 'ON', then user will be able to click once on the 'Stop' button.
Step 4	Proceed to click on either the 'Start' or 'Stop' button, accordingly.

Start Stop Periodic Scheduler Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Start Stop Periodic Scheduler	
Time Zone	Basically time zone refers to a region that has a uniform standard time for many aspects such as legal, commercial and social matters. Time zones also tend to follow the boundaries of countries and their subdivisions. This is the time zone of the respective branch of which the user is attempting to schedule for the trigger of the relevant periodic process jobs or tasks, e.g., KL - GMT +8.00.
Scheduler Status	This is the present state of the periodic jobs or tasks scheduler, e.g., 'ON' or 'OFF'.

Error Task Execution Function - Introduction

Periodic process errors are mistakes or failures that occur during routine processes within a bank or financial institution.

These errors can impact various aspects of banking operations, including transaction processing, risk management, and customer service.

Some examples, are as follows:-

- **Technical Faults:** An upgrade to the batch scheduling process that caused the bank to lose the ability to process payments, which resulted some customers stranded abroad without access to funds, and that late payment penalties imposed on the customers.
- **Settlement Risk and Time Zone Differences:** A bank received a large sum of payment in Deutsche Mark (DEM) payments that is to be exchanged for US Dollars (USD) for transfer to New York. However, the counterparty bank did not receive their USD payments due to the failure to account for time zone differences and trading hours, which disrupted the bank's settlement process.

This function basically allows users (the system administrator) to do the following:-

- **View the periodic tasks that contain errors** during periodic process.
- **Resubmit the 'fixed' periodic tasks to be executed or processed** during periodic process.

Error Task Execution Function - View Scenarios

Scenario 1: View List of Periodic Tasks with Error

Details	
Step 1	From the Tree Menu, search for the Error Task Execution function, and then click once on it.
Step 2	By default, system will display the screen without any data.
Step 3	Proceed to input value into the 'Processing Date' field at the Resume Periodic panel.
Step 4	System will display a list of periodic tasks that contain errors at the Resume Periodic List panel, if any.

Error Task Execution Function - Update Scenarios

Scenario 1: Resume Periodic Processing on Task upon Error Fixed

Details	
Step 1	From the Tree Menu, search for the Error Task Execution function, and then click once on it.
Step 2	By default, system will display the screen without any data.

Details	
Step 3	Proceed to input value into the 'Processing Date' field at the Resume Periodic panel.
Step 4	System will display a list of periodic tasks that contain errors at the Resume Periodic List panel, if any.
Step 5	Proceed to view the list of 'supposedly fixed' errors, and then click once on the  button.
Step 6	System will prompt a confirmation message to resume the periodic process for the 'supposedly fixed' errors periodic tasks. Click once on the  button, where system will proceed to resume periodic process. Note: Click once on the  button, to discard all inputs made.

Error Task Execution Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Resume Periodic (Panel)	
Processing Date	This is the date of which the periodic tasks that contain errors will be re-executed or re-processed. Note: The date value that can be displayed here is set to within 2 months from the latest periodic tasks whether with error or without error.
<Resume Periodic List> (Panel)	
Processing Date	This is the date of which periodic jobs, or tasks have been executed, or take place in system.
Branch	This is the originating branch code and description of the respective periodic task that hit error(s).
Module	This is the unit in system, e.g., LN - Financing or CIF - Customer Information Maintenance of the respective periodic task that hit error(s).
Begin Time	This is the starting time of a periodic task, which is dependent on the Data Center's time zone.
Task ID	This is the system generated reference number of respective periodic job or task that hit errors.
Task Descr.	This is the name or brief details of the error(s) encountered in a periodic task.

Schedule Report Function - Introduction

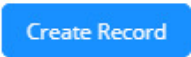
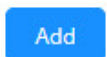
This function basically allows system administrator **to manage scheduled offline, or background report extraction**.

Scheduled offline or background report extraction is essential for banks or financial institutions for several reasons, namely:

- **Data Integrity and Accuracy:** The vast amount of data (e.g., customer transactions, account balances, credit facility details and related regulatory compliance reports) will be consistently and accurately captured from various sources (such as the databases, legacy systems, and external partners).
- **Regulatory Compliance:** Banks or financial institutions are subject to strict regulations and reporting requirements, from time to time. The ability to allow for regular scheduling of offline report extraction allows them to generate the required compliance reports (such as Anti-Money Laundering reports, Basel III reports, or tax-related reports) timely, without disrupting any real-time operations.
- **Performance Optimization:** The ability to extract data in the background during off-peak hours minimizes the impact on system performance, preventing from slowing down critical banking processes, which will affect customer service and transaction processing.
- **Resource Management:** Scheduled report extraction allows banks or financial institutions to allocate resources more efficiently, e.g., some other servers maybe used for data extraction during non-peak times, thus, freeing up resources for other more critical tasks during business hours.
- **Batch Processing:** Background report extraction often involves batch processing, thus banks or financial institutions can aggregate and process the data in large volume by batches, which is more efficient as it reduces the strain on servers and databases, when compared to handling individual records one by one.

Schedule Report Function - Create Scenarios

Scenario 1: Maintain Group of Reports for Extraction Schedule

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Click once on the  button.
Step 4	Proceed to input relevant field values on the 'Report Group Edit' panel.
Step 5	Click once on the  button.
Step 6	System will display the 'Report Details' panel.

Details	
Step 7	Proceed to input relevant field values on the 'Report Details' panel, as follows:- • Mouse over each LOV field, and then click once on the  icon, to view the list of options. Thereafter, mouse over an option and then click once on it, to select. • Mouse over the '...' icon of the 'Report' field, at the 'Reports' panel displayed, to search and select a report. • Mouse over a field and then key in value, or overwrite the existing value (if applicable).
Step 8	Lastly, click once on the  button, to save all data. Upon confirmation on data saving, system will proceed to capture and save data inputted. Note: Click once on the  button, to discard all changes made.

Schedule Report Function - View Scenarios

Scenario 1: View the Executed Extraction Schedule of Group of Reports

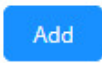
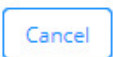
Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the 'History' button.
Step 4	System will retrieve records and displayed accordingly at the 'Scheduled Execution History' pop-up window.
Step 5	Proceed to view the record.

Scenario 2: View the Reports Group Codes and Details

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the  icon.
Step 4	System will display the details at the Report Group Edit panel.
Step 5	Mouse over a record and then click once on the  icon.
Step 6	System will display the details at the 'Report Details' panel.

Schedule Report Function - Update Scenarios

Scenario 1: Update Reports Group and Add Reports for Schedule

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the  icon.
Step 4	System will display the details at the Report Group Edit panel.
Step 5	Proceed to make changes at the Report Group Edit panel, as follows:- • Mouse over each relevant field, and then overwrite the existing value (if applicable). • Mouse over a radio button option and then click once on it, to select, or re-select. • Click once on the  button. ◦ Proceed to input relevant field values on the 'Report Details' panel, as follows, and then, click once on the  button:- ▪ Mouse over the  button, and then mouse over a relevant value and click once on it. ▪ Mouse over the '...' icon of the 'Report' field, for the 'Reports' panel to be displayed for user to search and select a report by double-click on it, to select. ▪ Mouse over a field and then key in value, or overwrite the existing value (if applicable).
Step 6	Lastly, click once on the  button. Upon confirmation on data saving, system will capture and save data updated. Note: Click once on the  button, to discard all changes made.

Scenario 2: Ad hoc Generate or Extract a Group of Reports

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the 'Run' button.

Details	
Step 4	System will proceed to execute the extraction of the selected group of reports.

Scenario 3: Activate Reports Group's Extraction Schedule

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the 'Activate' button.
Step 4	The extraction schedule of the selected group of reports will be activated and will take place as scheduled.

Scenario 4: Deactivate Reports Group's Extraction Schedule

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and then click once on the 'Deactivate' button.
Step 4	The extraction schedule of the selected group of reports will be deactivated and will not take place as scheduled.

Schedule Report Function - Delete Scenarios

Scenario 1: Remove Reports Group

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record and click once on the  icon.
Step 4	System will prompt delete confirmation message. Click once on the  button to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Scenario 2: Remove Reports from Reports Group

Details	
Step 1	From the Tree Menu, search for the Schedule Report function, and then click once on it.
Step 2	By default, system will display a list of existing record(s), if any.
Step 3	Mouse over a record at the Scheduled Reports panel, and then click once on the  icon.
Step 4	System will display the details on the Report Group Edit panel.
Step 5	Mouse over report, and then click once on the  icon.
Step 6	System will prompt delete confirmation message. Click once on the  button, to proceed with data deletion. Note: Click once on the  button, to cancel the deletion process.

Scheduled Report Function - Fields Description

At this function, user will come across various fields or columns that needs to be maintained with relevant data.

The descriptions of the respective field or column, are as follows:-

Scheduled Reports (Panel)	
Report Group Code	This is a unique code to identify a group of reports tied to this group for a scheduled report extraction, e.g., HP DAILY.
Group Description	This is the description of the respective report group code.
Active	This is to indicate whether the respective group of reports' extraction schedule has been executed. Note: Checked check box indicates that the report group's reports schedule for extraction has been executed.
Scheduling Type	This is the period format to be applied for the report extraction's schedule. The available options, are as follows:- • Period (<i>Involves executing the reports schedule at the pre-defined time intervals, e.g., every 60 seconds</i>) • Cron (<i>Involves executing the reports schedule at a pre-defined precise time patterns using a combination of days, hours and minutes.</i>)



- This panel will be display when the function screen has been opened.
- The purposes of this panel is to allow user to do the followings:-
 - Access point to related panels to input or update the details for each group report group to be scheduled for the reports' extractions.
 - To ad hoc execute the extraction of the selected group of reports.
 - To select the relevant reports group's extraction schedule record for activation.
 - To select activated reports group's extraction schedule record for deactivation.
 - To remove report groups.

Report Group Edit (Panel)	
Report Group Code	This is a unique code to identify a group of reports tied to this group for a scheduled report extraction, e.g., HP DAILY.
Group Description	This is the description of the respective report group code.
Task ID	This is the system generated unique reference number associated with the respective report groups' report extraction schedule.
Scheduling Type	This is the period format to be applied for the report extraction's schedule. The available options, are as follows:- • Period (<i>Involves executing the reports schedule at the pre-defined time intervals, e.g., every 60 seconds</i>) • Cron (<i>Involves executing the reports schedule at a pre-defined precise time patterns using a combination of days, hours and minutes.</i>)
Period (Seconds)	This is the report extraction schedule period (in seconds) for a particular group of reports to take place in system. Note: This field will be enabled for data input, provided the value selected at the 'Scheduling Type' field is the 'Period' option only.

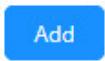
Report Group Edit (Panel)	
Cron	This is the report extraction schedule period for a particular group of reports to take place in system, that takes the form of minute, hour, day, month, day of a week separated by spaces. Some examples, are as follows:- • Minute (0-59) • Hour (0-23) • Day-Date (1-31) • Month (1-12) • Day Name (0-6) Note: This field will be enabled for data input, provided the value selected at the 'Scheduling Type' field is the 'Cron' option only.
Report List (Sub-Panel)	
ID	This is the unique reference number associated with each report that has been pre-defined in system, e.g., 20100600.
Report Name	This is the system's report code associated with a Report ID.
Description	This is the brief description of the respective report associated with a Report ID and Report Name in system.
Output Type	This is the type of the respective report output, e.g., PDF, XLSX, DOCX.
Report By	This indicates whether the respective report's data has been reported by a certain branch, or segment in system.



- This panel will be displayed after user has done either the followings:-
 - Clicked once on the  button, located at the top of the function screen, upon the function screen opened.
 - Clicked once on the  icon of a report group record.
- The purposes of this panel is to allow user to do the followings:-
 - To input the report group details and add the relevant reports to be scheduled for extraction.
 - To make changes on the relevant fields and add or remove the relevant reports to be included into the selected reports group code, which have not been activated.

Report Details (Panel)	
Report Group Code	This is a unique code to identify a group of reports tied to this group for a scheduled report extraction, e.g., HP DAILY.
Report	This is the brief description of the respective report associated with a Report ID and Report Name in system.
Output Type	This is the type of the respective report output, e.g., PDF, XLSX, DOCX.
Report by	This indicates whether the respective report's data has been reported by a certain branch, or segment in system.
Parameter List	
Parameter Code	This is the code associated with the respective report filter's parameter e.g, MOD_CD, BRN_FROM, BRN_TO.
Description	This is the description of the respective report filter's parameter code.
Value	This is the parameter value of the respective report filter's parameter code.



- This panel will be displayed after user has done either one of the followings:-
 - Click once on the  icon of a report at the 'Report Group Edit' panel.
 - Click once on the  button at the 'Report Group Edit' panel.
- The purposes of this panel, are as follows:-
 - To search and select for the relevant report to be included into the selected reports group to be scheduled for extraction.
 - To reselect the report output format and report data filter parameters of the relevant report under the selected reports group.

Reports (Panel)	
Module Code	This is area in system that the respective report belongs. Some available options, are as follows:- • AP - CREDIT APPLICATION • CIF - CUSTOMER INFORMATION FILE • CS - COMMON BUSINESS SERVICES • KERN - KERNEL • LN - FINANCING
ALL	This is the radio button to indicate that all the available reports are relevant in the report search,

Reports (Panel)	
Document	This is the check box to indicate that only documents are relevant in the 'report' search.
Report Code	This is the unique reference number associated with each report that has been pre-defined in system, e.g., 20100600.
Report Name	This is the system's report code associated with a Report Code.
Module Code	This is area in system that the respective report belongs. Some available options, are as follows:- • AP - CREDIT APPLICATION • CIF - CUSTOMER INFORMATION FILE • CS - COMMON BUSINESS SERVICES • KERN - KERNEL • LN - FINANCING
Document	This is to indicate whether the record of report is a document. The available options, are as follows:- • Y - Yes (<i>considered a document</i>) • N - No (<i>considered not a document</i>)



- This panel will be displayed after user has clicked once on the '...' icon at the 'Report' field, under the 'Reports' panel.
- The purpose of this panel is to allow user to select a report from the list of available reports in the system.

Scheduled Execution History (Pop-Up window)	
Server	A server is a central component (a specialised computer or software application) which responds and communicates to requests from clients (e.g., computers, smartphones, or other devices) by providing services or data within a network; it acts as a mediator between clients and the resources required. This is referring to the brief details of the server that stores and manage the data relating to the reports that had been scheduled for extraction, e.g., 10.10.6.139:8443/lendnow-core.
Start Time	This is the scheduled execution's starting date and time of a group of reports' extraction.
Finish Time	This is the schedule execution's ending date and time of a group of reports' extraction.

Scheduled Execution History (Pop-Up window)**Duration, Sec**

This is the time taken (in seconds) to complete executing the schedule extraction of a group of reports.

Result

This is the possible further information of the executed "reports' extraction schedule" task.