

fintech **OS**

Core Banking 3.0

User Guide

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Overview

FintechOS **Core Banking** aims to help banks with the management of records and processes during the life of the business relation with a customer, may it be on lending with underlying limits and collaterals, deposits, minimum current accounts capabilities and some other areas to be considered in the future.

All the features are enabled via [form driven flows](#) and various validations are incorporated along the process.

Apart from the features accessible by the users through [dedicated menus](#) and [dashboards](#) via the FintechOS Portal, Core Banking contains [automated processes](#) scheduled to happen during close of day in order to calculate cost elements and keep up the correct figures driven by the contracts inserted.

Banking Product Factory

This is a powerful automation processor accessible in the Innovation Studio that builds the products to be used in a digital journey, configures the interest, commissions and the life cycle of a product. Those products are later introduced into a [customer journey](#) or, in the case of Banking Product Factory for Enterprise, they associate the products with [transaction types](#). For more information, see [Banking Product Factory](#).

Core Banking Menus

Users with appropriate access rights can perform specific tasks using the Core Banking menus found in FintechOS Portal.

Admin Configurations menu contains a series of menu items that enable you to configure the way your Core Banking implementation must function:

- **Holiday** menu item - allows you to define the non-working days for specific countries;
- **Allocation Method** menu item - allows you to define the allocation methods used by the Core Banking processes;
- **Exchange Rate** menu item - allows you to define the exchange rates;
- **Exchange Rate Type** menu item - allows you to define the exchange rate types;
- **Operation Item** menu item - allows you to define the operation items used by the Core Banking processes;
- **Transaction Type** menu item - allows you to define the transaction types used by the Core Banking processes;
- **Loan Classification** menu item - allows you to define the risk classifications used for loan contracts within Core Banking;
- **Core Banking System Parameter** menu item - allows you to set the Core Banking specific system parameters;

Core Banking Operational menu contains a series of menu items that enable you to manage the records involved in the business relation between a bank and a customer:

- **Bank** menu item - allows you to perform bank records management tasks;
- **Reconciliation Accounts** menu item - allows you to perform reconciliation accounts management tasks;
- **Customer Core** menu item - allows you to perform customer records management tasks;
- **Customer Limit** menu item - allows you to perform customer limit management tasks;
- **Collateral Register** menu item - allows you to perform collateral registration tasks;
- **Contract** menu item - allows you to perform contracts management tasks;
- **Credit Facility** menu item - allows you to perform credit facilities management tasks;
- **Repayment Notification** menu item - allows you to view generated repayment notifications.

Working with Lists

In the application's interface, collections of items (such as contracts, banking products, accounts, etc.) are often listed in a tabular format as illustrated below:

CONTRACTS COVENANT

[+ Insert](#) [X Delete](#) [Export](#) [Refresh](#)

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Q	Q	Q				
<input type="checkbox"/>	Affirmative	Borrowers should perform tax obligations	24/01/2026			<input type="checkbox"/>	Active
<input type="checkbox"/>	Negative	Lender possesses the right to prevent mergers or acquisitions	24/01/2023			<input type="checkbox"/>	Active
<input type="checkbox"/>	Financial	Lender can monitor borrower's current ratio	24/01/2025			<input type="checkbox"/>	Active

You can click the list headers to order the list of entries based on the desired attribute. You can also use the magnifying glass icons to filter the list of entries based on the desired criteria.

To **add a new entry** to the list:

1. Click the **Insert**  button.
2. In the form that opens, fill in the relevant fields.
3. After you fill in the data:
 - To return to the list, click the **Save and close**  button.
 - To add another entry to the list, click the **Save and new**  button.
 - If you haven't finished working with the current entry, click the **Save and reload**  button.

To **edit an existing entry**:

1. Double-click the desired entry.
2. In the form that opens, edit the relevant fields.
3. After you fill in the data:

- To return to the list, click the **Save and close**  button.
- If you haven't finished working with the current entry, click the **Save and reload**  button.

To **delete entries** from the list:

1. In the first column, select the checkboxes for the entries you wish to delete.
2. Click the **Delete**  button.

To **export entries** in Excel format:

1. Click the **Export**  button.
2. You are prompted to export only the current set or the entire data set. If your list is filtered or truncated (displaying 5, 10, 20, etc. entries per page out of a larger set), the **current set** export includes only the displayed values.

Installing Core Banking

HINT

This page contains the installation steps for Core Banking v3.0.

If you need to install the Core Banking v3.0.1, follow the instructions on [this page](#).

If you need to install the Core Banking v3.0.2, follow the instructions on [this page](#).

Follow the steps described below to perform an automatic installation of the Core Banking. This is a process of running a script, the `install_SysPack.bat` file, on your environment. The script automatically imports the content of the **Core Banking v3.0** into your Innovation Studio.

IMPORTANT!

You must run the script on the machine where Innovation Studio is installed.

Make sure you have access rights to Studio's database.

Dependencies

In order to install **Core Banking v3.0**, first you need to install the following:

- **Innovation Studio** minimum version **v21.2.1**
- **Standard SysPack** minimum version **v21.1.6002**
- **Single Customer View (Retail & SME) v3.1**
- **FTOS.Foundation - Project**
- **Banking Product Factory (Project or Standard Pack) v3.0.**

NOTE

A JobServer must be running on your platform in order to process any asynchronous, batch, end of day and start of day jobs.

IMPORTANT!

After performing the installation steps, make sure you complete the [post-installation setup within the web.config files](#).

Pre-Installation Checklist

The SysPack has unique constraints on some of the standard entities like: FTOS_DFP_FlowSettings, FTOS_DFP_ProcessorSettings, FTOS_VersionSettings, FTOS_VersionSettingsItem, FTOS_EntityStatusSettings, FTOS_MKT_AudienceSegments, FTOS_MKT_Audience, and for all Banking Product entities.

If you have already moved data using the **Configuration Data Deployment Package** menu, then you probably have already configured some unique constraints.

Before running the script, make sure you:

1. Disable the constraints that you have created on your environment, allowing the system to create the new ones after the **Core Banking v3.0** is imported.
2. Use the new **Configuration Data Definitions** imported with the **Core Banking v3.0** file when you export the data.

HINT

If there are no settings to be backed up at the Banking Product level, but there are settings to be saved at the Core Banking level, then you must import the **Backup Restore Settings v3.0** project. Decide whether you should import it or not!

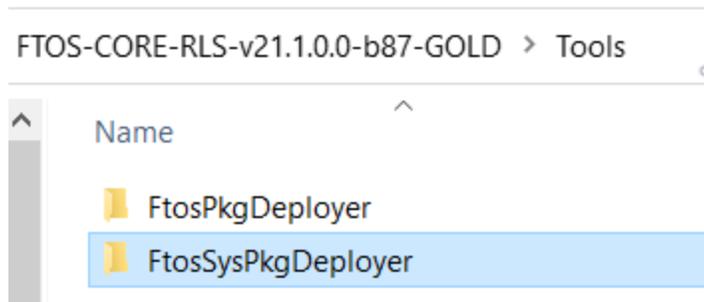
The Backup Restore Settings v3.0 Project

This project comes with the `FTOS_Config_bak` entity. The purpose of its script is to save the old values of the system parameters (`EbsMetadata.SystemParameter` and `Ebs.FTOS_CB_SystemParameter`).

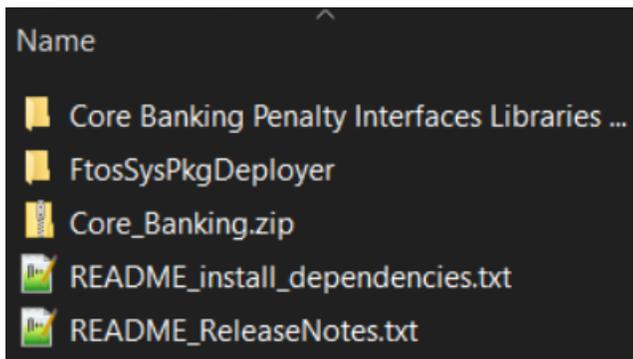
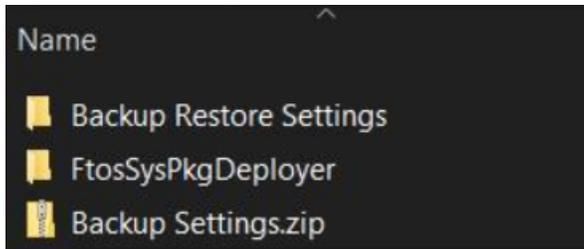
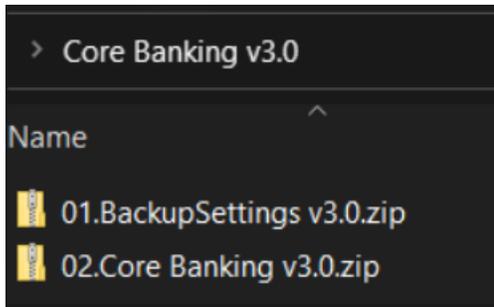
The project has a matching script at the end of the Core Banking package, which restores the old values saved by this first script.

Installation Steps

1. Unzip your **CoreBanking_3.0.zip** archive file.
2. Locate the `FtosSysPkgDeployer` folder in the FintechOS installation kit (the path is `<unzipped_install_archive>\Tools\FtosSysPkgDeployer`). You need it to install the SysPack.



3. Select and copy the `FtosSysPkgDeployer` folder.
4. Navigate to the location where you have unzipped the `CoreBanking_3.0.zip` (let's call this location `<pckg_deployer_dir>`), then paste the `FtosSysPackDeployer` folder there, within each and every zip file that comes with the package.

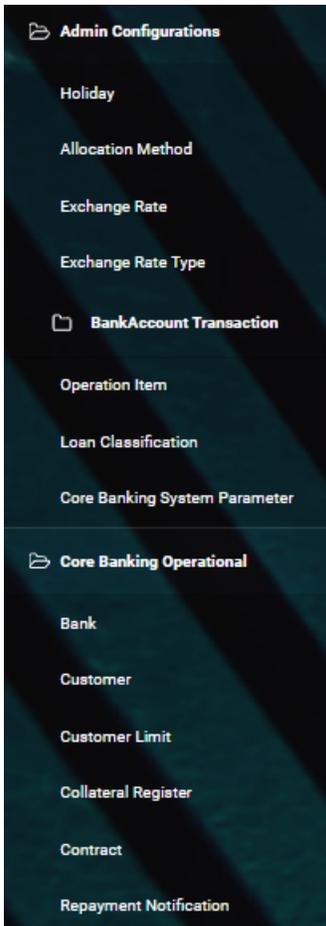


IMPORTANT!

Each zip file within the **CoreBanking_v3.0.zip** must be extracted and installed separately, in the given order!

5. Edit the `install_Syspack.bat` file. Replace the parameters described in the "[install_SysPack.bat Parameters Explanation](#)" on the next page section with your own values. Save and close the file.
6. Right-click `install_SysPack.bat` » Run as administrator.

The script starts running in your Windows console. Wait for it to finish. If your parameter values were correct, the FintechOS Portal has two new menus, visible after a refresh, the **Admin Configurations** and the **Core Banking Operational** menus:



The `install_SysPack.bat` file allows you to import the data model:

install_SysPack.bat syntax for **Data Model** import

```
FtosSysPkgDeployer.exe -i -s "<StudioLink>" -u <AdminStudioUser> -p  
<user_password> -z <DataBaseServer> -v <DB_user> -k <DB_user_  
password> -d "<TheNameOfTheDataBase>" -r "<syspack_path>\*.zip"
```

NOTE

The syntax presented here is for information purposes only. Please run the actual `install_SysPack.bat` file.

install_SysPack.bat Parameters Explanation

- `<StudioLink>` - The web URL of the Innovation Studio installation, for example `http://localhost/ftos_studio`.
- `<AdminStudioUser>` - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.
- `<user_password>` - The password for the Innovation Studio user.
- `<DataBaseServer>` - The name of the database server where the FintechOS installation database was created.
- `<DB_user>` - The username of the SQL Server user with administration rights on the FintechOS installation database.
- `<DB_user_password>` - The password for the above mentioned SQL user.
- `<TheNameOfTheDataBase>` - The name of the database where the CoreBanking_3.0 is deployed.
- `<syspack_path>` - The physical path to the unzipped CoreBanking_3.0 previously downloaded.

HINT

For more information about the script, please run `FtosSysPackageDeployer.exe` without any arguments to see the built-in help.

IMPORTANT!

If you're using **SQL Server Integrated Authentication**, make sure that the Windows user used for running the script has access to the FTOS database, with read/ write rights. Run the command without the SQL username/ password parameters. If you're using **SQL Server Build In Authentication**, make sure that the SQL Server user has read/ write access to the FTOS database. Run the command with the SQL username/ password parameters.

Post-Installation Setup within the web.config Files

After performing the installation steps, make sure you complete the following changes to the application keys within the web.config files which come with the Core Banking package:

ViewControlPanel Application Key

The ViewControlPanel application key setting has to be configured in the FintechOS Portal app's web.config file, in the Innovation Studio app's web.config file, and the Job Service app's ServiceSettings.config file. This application key should be set as below:

app key setting in web.config

```
<add key="ViewControlPanel" value="0" />
```

This setting determines if an environment is a production environment (**0**) or not (**1**). From a Core Banking perspective, a way to change the date of the system was needed. This helps with projecting what happens with a contract six months from now or what happens at the maturity of the contract. For development or test environments, you can change this value to **1**, so that you can change the system date. If the setting is **0**, this cannot be set up, and everything happens considering the actual date of the system.

NOTE

If this key is not set up in the web.config file, it are treated as **0**.

CoreBankingInstall Application Key

The CoreBankingInstall application key setting has to be configured in the FintechOS Portal app's web.config file and in the Innovation Studio app's web.config file.

This application key should be set as below:

app key setting in web.config

```
<add key="CoreBankingInstall" value="0" />
```

This setting performs a context switch between `EbsMetadata.SystemParameter (0)` and `ebs.FTOS_CB_SystemParameter (1)`. An entity was created to group multiple setups performed for the platform's System Parameter by module, and where you can check the correctness of the values that are being set up by value type (bool, number, text, option set).

NOTE

If this key is not set up in the `web.config` files, it is treated as **0**.

PortalProfile Application Key

The `PortalProfile` application key setting has to be configured in the FintechOS Portal app's `web.config` file. This application key should be set as below:

app key setting in web.config

```
<add key="core-setting-portal-profile" value="Core Banking"/>
```

You need to import the `CB_ADDON.zip` file containing the [portal profile](#) definition for Core Banking in order for the Portal to display menus related to Core Banking and Operational Ledger.

Installing Core Banking 3.0.1

HINT

This page contains the installation steps for Core Banking v3.0.1. If you need to install the Core Banking v3.0, follow the instructions on [this page](#).

Follow the steps described below to perform an automatic installation of the Core Banking. This is a process of running a script, the `install_SysPack.bat` file, on your environment. The script automatically imports the content of the **Core Banking v3.0.1** into your Innovation Studio.

IMPORTANT!

You must run the script on the machine where Innovation Studio is installed. Make sure you have access rights to Studio's database.

Dependencies

In order to install **Core Banking v3.0.1**, first you need to install the following:

- **Innovation Studio** minimum version **v21.2.1**
- **Standard SysPack** minimum version **v21.1.6002**
- **Single Customer View (Retail & SME) v3.1**
- **FTOS.Foundation - Project**
- **Banking Product Factory (Project or Standard Pack) v3.0.1.**

NOTE

A JobServer must be running on your platform in order to process any asynchronous, batch, end of day and start of day jobs.

IMPORTANT!

After performing the installation steps, make sure you complete the [post-installation setup within the web.config files](#).

Pre-Installation Checklist

The SysPack has unique constraints on some of the standard entities like: FTOS_DFP_FlowSettings, FTOS_DFP_ProcessorSettings, FTOS_VersionSettings, FTOS_VersionSettingsItem, FTOS_EntityStatusSettings, FTOS_MKT_AudienceSegments, FTOS_MKT_Audience, and for all Banking Product entities.

If you have already moved data using the **Configuration Data Deployment Package** menu, then you probably have already configured some unique constraints.

Before running the script, make sure you:

1. Disable the constraints that you have created on your environment, allowing the system to create the new ones after the **Core Banking v3.0.1** is imported.
2. Use the new **Configuration Data Definitions** imported with the **Core Banking v3.0.1** file when you export the data.

HINT

If there are no settings to be backed up at the Banking Product level, but there are settings to be saved at the Core Banking level, then you must import the **Backup Restore Settings v3.0** project. Decide whether you should import it or not!

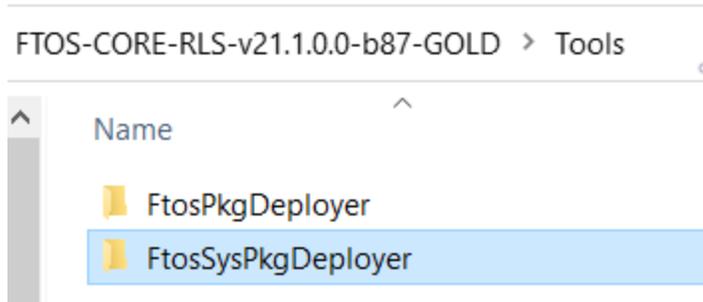
The Backup Restore Settings v3.0.1 Project

This project comes with the FTOS_Config_bak entity. The purpose of its script is to save the old values of the system parameters (EbsMetadata.SystemParameter and Ebs.FTOS_CB_SystemParameter).

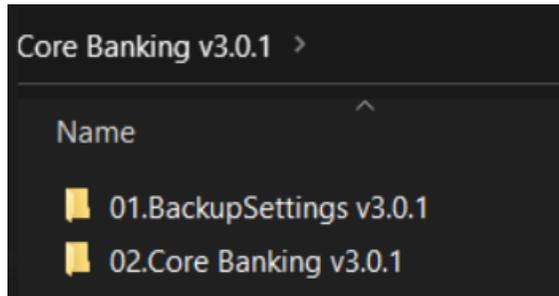
The project has a matching script at the end of the Core Banking package, which restores the old values saved by this first script.

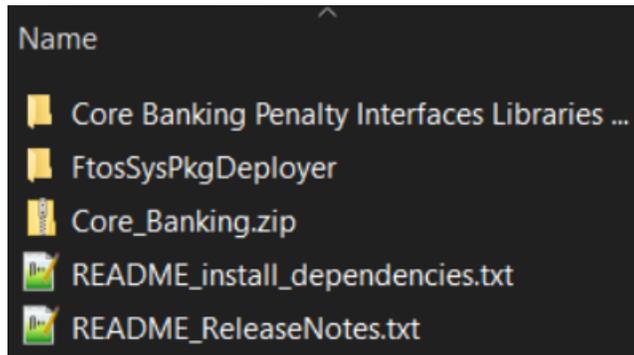
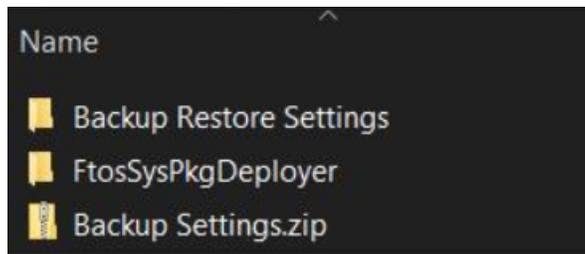
Installation Steps

1. Unzip your **CoreBanking_3.0.1.zip** archive file.
2. Locate the *FtosSysPackageDeployer* folder in the FintechOS installation kit (the path is `<unzipped_install_archive>\Tools\FtosSysPkgDeployer`). You need it to install the SysPack.



3. Select and copy the *FtosSysPackageDeployer* folder.
4. Navigate to the location where you have unzipped the `CoreBanking_3.0.1.zip` (let's call this location `<pkg_deployer_dir>`), then paste the *FtosSysPackDeployer* folder there, within each and every zip file that comes with the package.



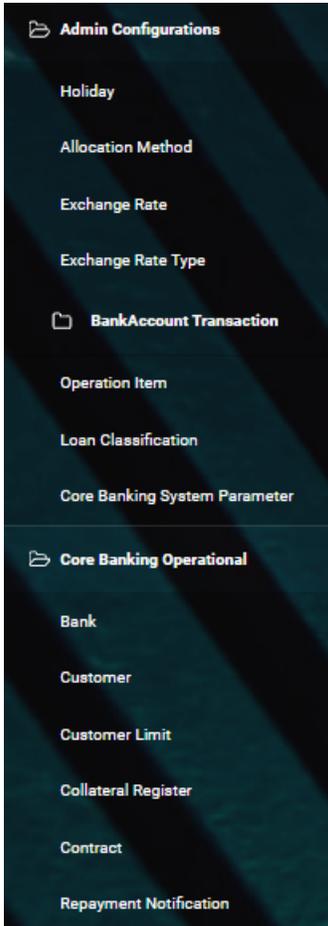


IMPORTANT!

Each zip file within the **CoreBanking_v3.0.1.zip** must be extracted and installed separately, in the given order!

5. Edit the `install_Syspack.bat` file. Replace the parameters described in the ["install_SysPack.bat Parameters Explanation"](#) on the next page section with your own values. Save and close the file.
6. Right-click `install_SysPack.bat` » Run as administrator.

The script starts running in your Windows console. Wait for it to finish. If your parameter values were correct, the FintechOS Portal has two new menus, visible after a refresh, the **Admin Configurations** and the **Core Banking Operational** menus:



The `install_SysPack.bat` file allows you to import the data model:

install_SysPack.bat syntax for **Data Model** import

```
FtosSysPkgDeployer.exe -i -s "<StudioLink>" -u <AdminStudioUser> -p <user_password> -z <DataBaseServer> -v <DB_user> -k <DB_user_password> -d "<TheNameOfTheDataBase>" -r "<syspack_path>\*.zip"
```

NOTE

The syntax presented here is for information purposes only. Please run the actual `install_SysPack.bat` file.

install_SysPack.bat Parameters Explanation

- `<StudioLink>` - The web URL of the Innovation Studio installation, for example `http://localhost/ftos_studio`.
- `<AdminStudioUser>` - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.
- `<user_password>` - The password for the Innovation Studio user.
- `<DataBaseServer>` - The name of the database server where the FintechOS installation database was created.
- `<DB_user>` - The username of the SQL Server user with administration rights on the FintechOS installation database.
- `<DB_user_password>` - The password for the above mentioned SQL user.
- `<TheNameOfTheDataBase>` - The name of the database where the CoreBanking_3.0.1 is deployed.
- `<syspack_path>` - The physical path to the unzipped CoreBanking_3.0.1 previously downloaded.

HINT

For more information about the script, please run `FtosSysPackageDeployer.exe` without any arguments to see the built-in help.

IMPORTANT!

If you're using **SQL Server Integrated Authentication**, make sure that the Windows user used for running the script has access to the FTOS database, with read/ write rights. Run the command without the SQL username/ password parameters. If you're using **SQL Server Build In Authentication**, make sure that the SQL Server user has read/ write access to the FTOS database. Run the command with the SQL username/ password parameters.

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<add key="ViewControlPanel" value="0" />
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This setting determines if an environment is a production environment (**0**) or not (**1**). From a Core Banking perspective, a way to change the date of the system was needed. This helps with projecting what happens with a contract six months from now or what happens at the maturity of the contract. For development or test environments, you can change this value to **1**, so that you can change the system date. If the setting is **0**, this cannot be set up, and everything happens considering the actual date of the system.

NOTE

If this key is not set up in the web.config file, it are treated as **0**.

CoreBankingInstall Application Key

The CoreBankingInstall application key setting has to be configured in the FintechOS Portal app's web.config file and in the Innovation Studio app's web.config file.

This application key should be set as below:

app key setting in web.config

```
<add key="CoreBankingInstall" value="0" />
```

This setting performs a context switch between `EbsMetadata.SystemParameter (0)` and `ebs.FTOS_CB_SystemParameter (1)`. An entity was created to group multiple setups performed for the platform's System Parameter by module, and where you can check the correctness of the values that are being set up by value type (bool, number, text, option set).

NOTE

If this key is not set up in the `web.config` files, it is treated as **0**.

PortalProfile Application Key

The `PortalProfile` application key setting has to be configured in the FintechOS Portal app's `web.config` file. This application key should be set as below:

app key setting in web.config

```
<add key="core-setting-portal-profile" value="Core Banking"/>
```

You need to import the `CB_ADDON.zip` file containing the [portal profile](#) definition for Core Banking in order for the Portal to display menus related to Core Banking and Operational Ledger.

Installing Core Banking 3.0.2

HINT

This page contains the installation steps for Core Banking v3.0.2.
If you need to install the Core Banking v3.0, follow the instructions on [this page](#).
If you need to install the Core Banking v3.0.1, follow the instructions on [this page](#).

Follow the steps described below to perform an automatic installation of the Core Banking. This is a process of running a script, the `install_SysPack.bat` file, on your environment. The script automatically imports the content of the **Core Banking v3.0.2** into your Innovation Studio.

IMPORTANT!

You must run the script on the machine where Innovation Studio is installed.
Make sure you have access rights to Studio's database.

Dependencies

In order to install **Core Banking v3.0.2**, first you need to install the following:

- **Innovation Studio** minimum version **21.2.2**
- **SySDigitalSolutionPackages v21.2.2000**
- **Single Customer View (Retail & SME) v3.1**
- **FTOS.Foundation - Project**
- **Banking Product Factory (Project or Standard Pack) v3.0.2.**

NOTE

A JobServer must be running on your platform in order to process any asynchronous, batch, end of day and start of day jobs.

IMPORTANT!

After performing the installation steps, make sure you complete the [post-installation setup within the web.config files](#).

Pre-Installation Checklist

The SysPack has unique constraints on some of the standard entities like: FTOS_DFP_FlowSettings, FTOS_DFP_ProcessorSettings, FTOS_VersionSettings, FTOS_VersionSettingsItem, FTOS_EntityStatusSettings, FTOS_MKT_AudienceSegments, FTOS_MKT_Audience, and for all Banking Product entities.

If you have already moved data using the **Configuration Data Deployment Package** menu, then you probably have already configured some unique constraints.

Before running the script, make sure you:

1. Disable the constraints that you have created on your environment, allowing the system to create the new ones after the **Core Banking v3.0.2** is imported.
2. Use the new **Configuration Data Definitions** imported with the **Core Banking v3.0.2** file when you export the data.

HINT

If there are no settings to be backed up at the Banking Product level, but there are settings to be saved at the Core Banking level, then you must import the **Backup Restore Settings v3.0.2** project. Decide whether you should import it or not!

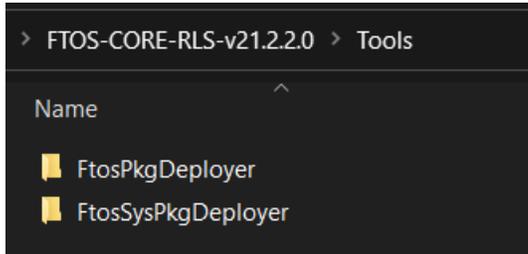
The Backup Restore Settings v3.0.2 Project

This project comes with the FTOS_Config_bak entity. The purpose of its script is to save the old values of the system parameters (EbsMetadata.SystemParameter and Ebs.FTOS_CB_SystemParameter).

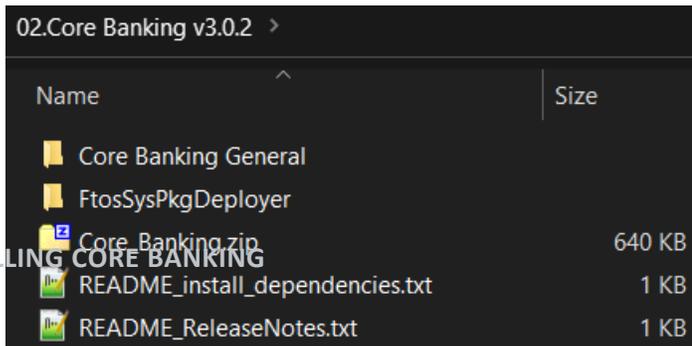
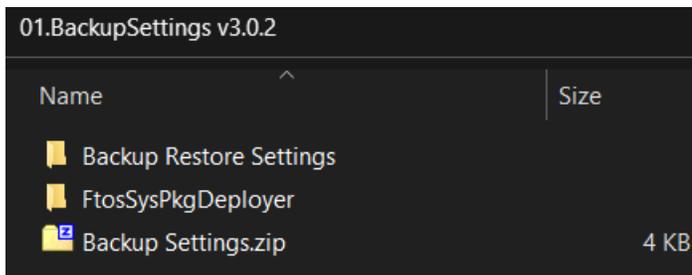
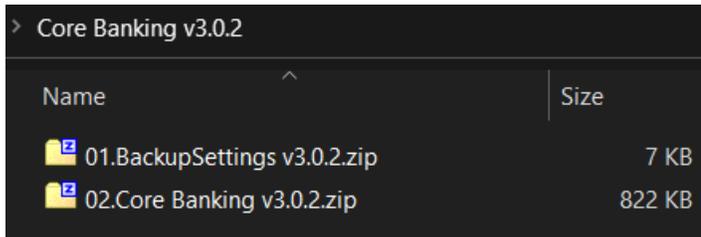
The project has a matching script at the end of the Core Banking package, which restores the old values saved by this first script.

Installation Steps

1. Unzip your **CoreBanking_3.0.2.zip** archive file.
2. Locate the *FtosSysPkgDeployer* folder in the FintechOS installation kit (the path is `<unzipped_install_archive>\Tools\FtosSysPkgDeployer`). You need it to install the SySDigitalSolutionPackages.



3. Select and copy the *FtosSysPkgDeployer* folder.
4. Navigate to the location where you have unzipped the CoreBanking_3.0.2.zip (let's call this location `<pkg_deployer_dir>`), then paste the *FtosSysPackDeployer* folder there, within each and every zip file that comes with the package.

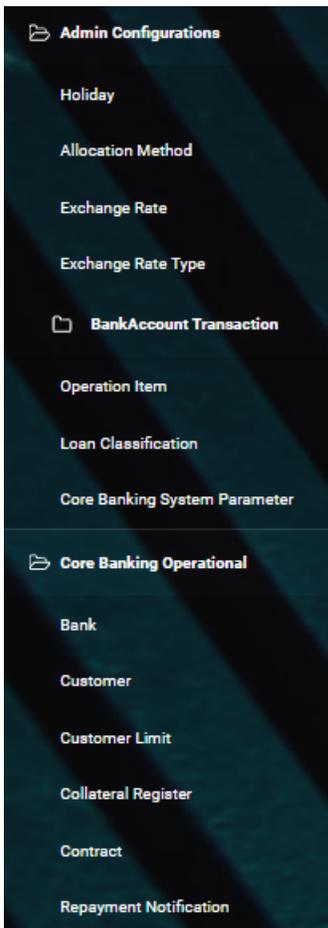


IMPORTANT!

Each zip file within the **CoreBanking_v3.0.2.zip** must be extracted and installed separately, in the given order!

5. Edit the `install_Syspack.bat` file. Replace the parameters described in the "[install_SysPack.bat Parameters Explanation](#)" on the next page section with your own values. Save and close the file.
6. Right-click `install_SysPack.bat` » Run as administrator.

The script starts running in your Windows console. Wait for it to finish. If your parameter values were correct, the FintechOS Portal has two new menus, visible after a refresh, the **Admin Configurations** and the **Core Banking Operational** menus:



The `install_SysPack.bat` file allows you to import the data model:

install_SysPack.bat syntax for Data Model import

```
FtosSysPkgDeployer.exe -i -s "<StudioLink>" -u <AdminStudioUser> -p
<user_password> -z <DataBaseServer> -v <DB_user> -k <DB_user_
password> -d "<TheNameOfTheDataBase>" -r "<syspack_path>\*.zip"
```

NOTE

The syntax presented here is for information purposes only. Please run the actual `install_SysPack.bat` file.

install_SysPack.bat Parameters Explanation

- `<StudioLink>` - The web URL of the Innovation Studio installation, for example `http://localhost/ftos_studio`.
- `<AdminStudioUser>` - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.
- `<user_password>` - The password for the Innovation Studio user.
- `<DataBaseServer>` - The name of the database server where the FintechOS installation database was created.
- `<DB_user>` - The username of the SQL Server user with administration rights on the FintechOS installation database.
- `<DB_user_password>` - The password for the above mentioned SQL user.
- `<TheNameOfTheDataBase>` - The name of the database where the CoreBanking_3.0.2 is deployed.
- `<syspack_path>` - The physical path to the unzipped CoreBanking_3.0.2 previously downloaded.

HINT

For more information about the script, please run `FtosSysPackageDeployer.exe` without any arguments to see the built-in help.

IMPORTANT!

If you're using **SQL Server Integrated Authentication**, make sure that the Windows user used for running the script has access to the FTOS database, with read/ write rights. Run the command without the SQL username/ password parameters.

If you're using **SQL Server Build In Authentication**, make sure that the SQL Server user has read/ write access to the FTOS database. Run the command with the SQL username/ password parameters.

Post-Installation Setup within the web.config Files

After performing the installation steps, make sure you complete the following changes to the application keys within the web.config files which come with the Core Banking package:

ViewControlPanel Application Key

The ViewControlPanel application key setting has to be configured in the FintechOS Portal app's web.config file, in the Innovation Studio app's web.config file, and the Job Service app's ServiceSettings.config file. This application key should be set as below:

app key setting in web.config

```
<add key="ViewControlPanel" value="0" />
```

This setting determines if an environment is a production environment (**0**) or not (**1**). From a Core Banking perspective, a way to change the date of the system was needed. This helps with projecting what happens with a contract six months from now or what happens at the maturity of the contract. For development or test environments, you can change this value to **1**, so that you can change the system date. If the setting is **0**, this cannot be set up, and everything happens considering the actual date of the system.

NOTE

If this key is not set up in the web.config file, it are treated as **0**.

CoreBankingInstall Application Key

The CoreBankingInstall application key setting has to be configured in the FintechOS Portal app's web.config file and in the Innovation Studio app's web.config file.

This application key should be set as below:

app key setting in web.config

```
<add key="CoreBankingInstall" value="0" />
```

This setting performs a context switch between EbsMetadata.SystemParameter (0) and ebs.FTOS_CB_SystemParameter (1). An entity was created to group multiple setups performed for the platform's System Parameter by module, and where you can check the correctness of the values that are being set up by value type (bool, number, text, option set).

NOTE

If this key is not set up in the web.config files, it is treated as 0.

PortalProfile Application Key

The PortalProfile application key setting has to be configured in the FintechOS Portal app's web.config file. This application key should be set as below:

app key setting in web.config

```
<add key="core-setting-portal-profile" value="Core Banking"/>
```

You need to import the CB_ADDON.zip file containing the [portal profile](#) definition for Core Banking in order for the Portal to display menus related to Core Banking and Operational Ledger.

Installing Core Banking Corporate

The **Core Banking Corporate** package comes with a series of features such as [credit facility management](#) which are complementary to the Core Banking package.

Follow the steps described below to perform an automatic installation of the Core Banking Corporate package. This is a process of running a script, the `install_SysPack.bat` file, on your environment. The script automatically imports the content of the **Core Banking Corporate v3.0** into your Innovation Studio, on top of your Core Banking v3.0 installation.

IMPORTANT!

The **Core Banking Corporate v3.0** package must be installed only after installing the **Core Banking v3.0** package!

You must run the script on the machine where Innovation Studio is installed. Make sure you have access rights to Studio's database.

Dependencies

In order to install **Core Banking Corporate v3.0**, first you need to install the following:

- **Innovation Studio** minimum version **v21.2.1**
- **Standard SysPack** minimum version **v21.1.1005**
- **Single Customer View (Retail & SME) v3.1**
- **FTOS.Foundation - Project**
- **Banking Product Factory (Project or Standard Pack) v3.0**
- [Core Banking v3.0](#) package.

NOTE

A JobServer must be running on your platform in order to process any asynchronous, batch, end of day and start of day jobs.

Pre-Installation Checklist

The SysPack has unique constraints on some of the standard entities like: FTOS_DFP_FlowSettings, FTOS_DFP_ProcessorSettings, FTOS_VersionSettings, FTOS_VersionSettingsItem, FTOS_EntityStatusSettings, FTOS_MKT_AudienceSegments, FTOS_MKT_Audience, and for all Banking Product entities.

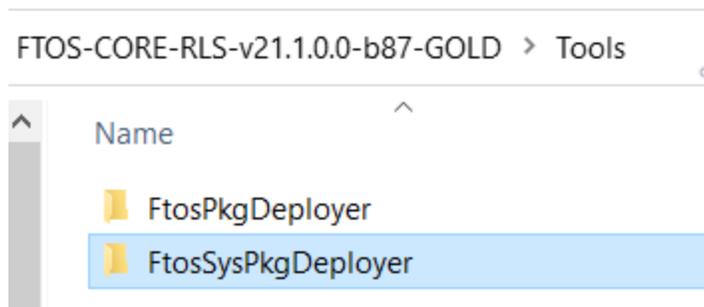
If you have already moved data using the **Configuration Data Deployment Package** menu, then you probably have already configured some unique constraints.

Before running the script, make sure you:

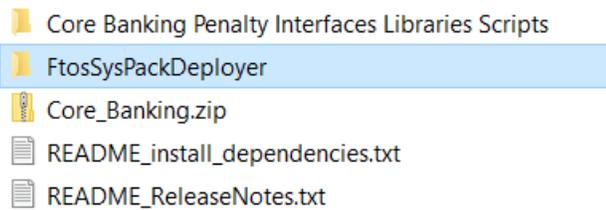
1. Disable the constraints that you have created on your environment, allowing the system to create the new ones after the **Core Banking Corporate v3.0** is imported.
2. Use the new **Configuration Data Definitions** imported with the **Core Banking Corporate v3.0** file when you export the data.

Installation Steps

1. Unzip your **CoreBankingCorporate 3.0.zip** archive file.
2. Locate the *FtosSysPackageDeployer* folder in the FintechOS installation kit (the path is `<unzipped_install_archive>\Tools\FtosSysPkgDeployer`). You need it to install the SysPack.

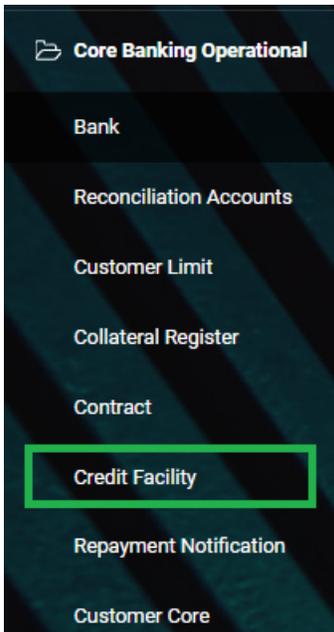


3. Select and copy the *FtosSysPackageDeployer* folder.
4. Navigate to the location where you have unzipped the *CoreBankingCorporate_3.0.zip* (let's call this location *<pkg_deployer_dir>*), then paste the *FtosSysPackDeployer* folder there.



5. Edit the *install_Syspack.bat* file. Replace the parameters described in the "[install_Syspack.bat Parameters Explanation](#)" on the next page section with your own values. Save and close the file.
6. Right-click *install_Syspack.bat* » Run as administrator.

The script starts running in your Windows console. Wait for it to finish. If your parameter values were correct, the FintechOS Portal has one new menu, visible after refresh, the **Core Banking Operational > Credit Facility** menu:



The `install_SysPack.bat` file allows you to import the data model:

install_SysPack.bat syntax for **Data Model** import

```
FtosSysPkgDeployer.exe -i -s "<StudioLink>" -u <AdminStudioUser> -p <user_password> -z <DataBaseServer> -v <DB_user> -k <DB_user_password> -d "<TheNameOfTheDataBase>" -r "<syspack_path>\*.zip"
```

NOTE

The syntax presented here is for information purposes only. Please run the actual `install_SysPack.bat` file.

install_SysPack.bat Parameters Explanation

- `<StudioLink>` - The web URL of the Innovation Studio installation, for example `http://localhost/ftos_studio`.
- `<AdminStudioUser>` - The username of the Innovation Studio user under which this import is executed. The user has to exist in Innovation Studio prior to this operation.
- `<user_password>` - The password for the Innovation Studio user.

- <DataBaseServer> - The name of the database server where the FintechOS installation database was created.
- <DB_user> - The username of the SQL Server user with administration rights on the FintechOS installation database.
- <DB_user_password> - The password for the above mentioned SQL user.
- <TheNameOfTheDataBase> - The name of the database where the CoreBankingCorporate_3.0 is deployed.
- <syspack_path> - The physical path to the unzipped CoreBankingCorporate_3.0 previously downloaded.

HINT

For more information about the script, please run `FtosSysPackageDeployer.exe` without any arguments to see the built-in help.

IMPORTANT!

If you're using **SQL Server Integrated Authentication**, make sure that the Windows user used for running the script has access to the FTOS database, with read/ write rights. Run the command without the SQL username/ password parameters.

If you're using **SQL Server Build In Authentication**, make sure that the SQL Server user has read/ write access to the FTOS database. Run the command with the SQL username/ password parameters.

Getting Started with Core Banking

After performing the [installation](#) process, Core Banking needs a series of configurations to be put in place before being ready for production. For example, it needs records for the main bank that uses the system, reconciliation accounts to be used for transactions, exchange rates information, holidays to be declared, specific settings for the Core Banking system parameters that indicate how the system should handle different situations or perform specific calculations, and so on.

This page is a step-by-step guide about what has to be set up, with links to detailed instructional pages related to each specific step. Follow through these steps after installing Core Banking and before declaring it ready for production.

Step	Operation	Notes
Setting Up Core Banking		
1	Log into FintechOS Portal using a user with administrator rights	The user credentials for an administrator user are received from your FintechOS contact person. Insert the user name and the password associated with it to log into the FintechOS Portal.
2	Define your main bank	Using the Core Banking Operational > Bank menu, create a bank record to be the main bank. This record must have the Main Bank checkbox selected.
3	Manage your Core Banking system parameters	The system parameters used by Core Banking determine the behavior of all the contracts, transactions, limits, and other parts that make up your Core Banking system. See here the list of system parameters used by Core Banking, along with their descriptions.
4	Manage allocation methods	In Core Banking, allocation methods are used to determine the order in which credit items are prioritized when repaying loans, credit accounts, etc. The Allocation Method menu stores information about the details and the banking products using those specific definitions in their setup. Read here how to create and manage allocation methods.

Step	Operation	Notes
5	Enter holidays for the desired countries	Public holidays for each country are used in the product definition for the calendar years over which the bank's current business is spread. The Holiday menu allows the creation of holiday records specific to the bank's country or organization. More details about setting the holiday records can be found here .
6	Define exchange rate types and enter exchange rate records	Exchange rates represent the value between the currencies of two countries on a given date. These rates are free-floating or fixed. The Exchange Rate Type menu allows users to add exchange rate types where there is a need to differentiate between exchange rates based on the currency market or business area. Learn how to create exchange rate records and how to manage exchange rate types in this guide's dedicated pages.
7	Define your loan classification	Banks classify their existing loan contracts based upon the days past due (DPD), the number of days passed since repayment due date without fully repaying the due amount. Since the provisions have an impact on the financial results of the bank, this is again driven by regulations and may vary in time or depending on country or region. Create loan classification records as described here .
8	Manage operation items specific for your business	Operation items are those items that relate to a bank's core business, such as all types of fees, commissions, principals, interests, advances, or penalty calculations. They can also be considered as balance types that add up to a certain deal or used in tracing what happened on a particular deal. Examples and information on creating operation item records are available on a dedicated page .
9	Manage transaction types	Any transfer of funds between two bank accounts is recorded as a transaction. The transaction types are predefined for usage within Core Banking processes. Read here the list of different types of transactions used in Core Banking.
10	Define other banks with whom your main bank has business relations and add external accounts	Using the Core Banking Operational > Bank menu, create bank records for the banking institutions with whom your main bank collaborates. Add external bank accounts within these banks.

Step	Operation	Notes
11	Define reconciliation accounts	Reconciliation is an accounting process that compares two sets of records to check that figures are correct and in agreement. Learn here how to manage the reconciliation accounts records.
12	Make sure a JobServer is up and running	In order to perform the processes within Core Banking, a JobServer must be up and running. Manage server jobs as described here . Learn here about Core Banking's scheduled jobs.
13	Create users and allocate them appropriate security roles	For appropriate access and rights within Core Banking, create users and allocate them appropriate Core Banking security roles . The following pages contain information related to this topic: Adding Users , Editing Users , Recovering Password and Security Roles .
14	Operational Ledger	The accounting information needed for ledger reports and other financial statements is managed via the Operational Ledger add-on. Access the Operation Ledger user guide for detailed information.
Setting Up Banking Products		
1	Log into Innovation Studio using a user with administrator rights	The user credentials for an administrator user are received from your FintechOS contact person. Insert the user name and the password associated with it to log into the Innovation Studio.
2	Define banking agreements	Banking agreements are not relevant to be set up for Core Banking. They are used in digital journeys such as Mobile Retail Loan Origination .
3	Define product classifications	This functionality allows banks to set up classification items for their banking products offer. For more details, view the Banking Product Classification page.
4	Define your banking product hierarchy	The banking system has developed numerous products and services to tend to their customers' needs and to stay competitive ahead of time. To aid consultants and developers manage these products, Innovation Studio offers a dedicated menu, Banking Product Hierarchy , where a hierarchy can be built. Learn here how to manage this hierarchy.
5	Manage your banking schedule types	The Banking Schedule Types menu creates payment schedules, a quintessential part of a loan. Its menu items help you configure the installments, dates, and calculations. For details on managing banking schedule types, see this dedicated page.

Step	Operation	Notes
6	Define and manage commissions and commission lists/ interests and interest lists	Interests and commissions are set up independently from the banking products. They are available in banking products in the form of interest lists or commission lists respectively, after they have been grouped based on their use. Read here detailed instructions about managing interest and commissions.
7	Define insurances and insurance lists	Insurances and insurance lists are defined at the banking product level, but they are not used within Core Banking processes at the moment.
8	Define discounts	Discounts are defined at the banking product level, but they are not used within Core Banking processes at the moment.
9	Define questions	Questions are not relevant to be set up for Core Banking. They are used in digital journeys such as Mobile Retail Loan Origination .
10	Manage your banking product filter	Banking product filters are defined at the banking product level, but they are not used within Core Banking processes at the moment.
11	Create and approve banking products	A great variety of banking products and hybrid products were created to offer the best service to a customer. Based on their rights, a user has access to the existing products. Learn about managing banking products on the dedicated pages .
Using Core Banking Capabilities		
1	Log into FintechOS Portal using a user with an associated Core Banking security role	Insert the user name and the password associated with it to log into the FintechOS Portal.
2	Add customers and groups	Customers are at the core of the banking business. Learn how to create customer records and attach them to groups on this dedicated page .
3	Set up customer limits	Manage the limits available for the customers as described here .
4	Register collaterals	Collateral management is the method of granting, verifying and managing collateral transactions in order to reduce credit risk in unsecured financial transactions. It is an essential and integral part of any financial institution's risk and regulatory compliance framework. Learn here how to manage collateral records in Core Banking.

CORE BANKING USER GUIDE

Step	Operation	Notes
5	Create banking contracts	Core Banking allows banks to create contracts for their customers based on approvals, as described on this guide's dedicated Banking Contracts pages.
6	Create credit facilities	Credit facilities are groupings of multiple credit products that a customer has arranged with a bank under a single credit limit. Read here how to manage credit facility records.

Configurations

This page contains a series of topics that explain how Core Banking is configured to work and topics that assist you in configuring your Core Banking system:

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Creating Allocation Methods	50
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Jobs	105
Start Of Day (SOD) Job	106
End Of Day (EOD) Job	108
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Bank Account Transaction Queue Cleanup (CB) Job	110

Holiday

The purpose of this menu is to indicate the public holidays for the country used in the product definition, for the calendar years over which the bank's current business is spread. Financial institutions are usually closed and do not process payments during holidays nor repayments for loans. The **Holiday** menu allows the creation of holiday records specific to the bank's country or organization.

There are two methods used for loan repayment processing when holidays are taken into consideration in the schedule projections:

- Shift forward: the payment date is shifted to the first working day after the usual scheduled execution date.
- Shift backward: the payment date is shifted to the previous working day before the usual scheduled execution date.

In order to set up specific days when payments are not processed, follow these steps:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configuration** menu.
4. Click the **Holiday** menu item to open the **Holidays List** page.

HINT

In the **Holidays List** page, users can add new holiday records or search, edit, and delete existing ones.

Creating Holiday Records

Holiday records are created manually in FintechOS Portal.

1. To create a new record, click the **Insert** button on the top right side of the **Holiday List** page. The **Add Holiday** page is displayed.

2. Fill in the following fields:

ADD HOLIDAY

HOLIDAY

Name

Code

Day & Month

Country

Week Day

Field	Mandatory	Data Type	Details
Name	No	Text	The name of the holiday.
Code	No	Text	The code of the holiday.
Day and Month	No	Date	Input the day and the month of the holiday.
Country	Yes	Lookup	The country in which the holiday rule applies to.
Week Day	No	Lookup	The weekday on which the holidays falls on.

3. Click the **Save and Reload** button at the top right corner of the page. The **Calendar Holidays** records are populated.

CALENDARHOLIDAYS

+ Insert
X Delete
E Export
↻ Refresh

Holiday Name	Holiday Date
<input type="text" value="DocTest"/>	<input type="text" value="03/01/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="10/01/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="17/01/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="24/01/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="31/01/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="07/02/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="14/02/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="21/02/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="28/02/2019"/>
<input type="text" value="DocTest"/>	<input type="text" value="07/03/2019"/>

5
10
20

1
2
3
4
5
...

HINT

Users can insert, delete, or export the calendar holiday data.

Allocation Method

The **Allocation Method** menu stores information about the details and the banking products using those specific definitions in their setup. In FintechOS, allocation methods are used to determine the order in which credit items are prioritized when repaying loans, credit accounts, and so on. Simply put, it represents the order in which a bank proportionally allocates a portion of the payment to either fees, commissions, interest, and other credit items associated with the account, with the aim of closing the loan principal.

To manage allocation methods, follow these steps:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configuration** menu.
4. Click the **Allocation Method** menu item to open the **Add Allocation Method** page.

HINT

In the **Add Allocation Method** page, users can add new allocation methods or search, edit, and delete existing ones.

Creating Allocation Methods

Allocation methods are created manually in FintechOS Portal, in the **Add Allocation Method** page.

1. To create a new allocation method, click the **Insert** button on the top right side of the **Allocation Method** page. The **Add Allocation Method** page is displayed.

- Fill in the following field:

ADD ALLOCATION METHOD

ALLOCATION METHOD

Name

Field	Mandatory	Data Type	Details
Name	No	Text	The name of the allocation method.

- Click the **Save and Reload** button at the top right corner of the page. The **Allocation Method Details** and the **Banking Products** sections are displayed.
- In the newly displayed **Allocation Method Details** section, click the **Insert** button. The **Add Allocation Method Details** page opens.
- Fill in the following fields:

ADD ALLOCATION METHOD DETAIL

ALLOCATION METHOD

Credit Item ↓ ✎

Minim Overdue Days

Maxim Overdue Days

Field	Mandatory	Data Type	Details
Credit Item	No	Lookup	<p>The credit item of the allocation method.</p> <div style="background-color: #f4a460; padding: 10px; border-radius: 5px;"> <p>IMPORTANT!</p> <p>When editing credit items, the IncludeInPenaltyCalculation bool is available. If selected, the penalty amount is taken out of the account first. For more details, see FTOS_CB_OperationItem.</p> </div> 
Minimum Overdue days	No	Whole Number	The minimum overdue days of the credit item.
Maximum Overdue days	No	Whole Number	The maximum overdue days of the credit item.

IMPORTANT!

The maximum and minimum number of overdue days is relevant when creating allocation methods as an account can have one or more loan

principals. If, for example, there are two loan principals, the allocation method is applied based on the oldest one. Thus, depending on the date, the installment is allocated to the oldest loan principal and then moving to the other credit items.

6. Click the **Save and Close** button at the top right corner of the page.

HINT
Users can insert, delete, or export the allocation method details.

Banking Products

Banking products are used in FintechOS digital journeys for cash management processes such as loan origination. The **Banking Products** menu displays the banking products associated with the allocation method previously created.

In addition, banking products are used when managing loans after the loan origination process is closed:

- open loan contract,
- loan disbursement,
- schedule projection creation,
- make due amounts according to the schedule projection.

BANKING PRODUCTS

+ Insert X Delete Export Refresh

Code	Name	Class	SubClass	Category	SubCategory	Status	
SCADENTAR	TEST_SCADENTAR_SIMPLE	Corporate	Loan Term	Loan Term Unsecured		Approved	1
testt	testt	Corporate	Overdraft	Overdraft Non Revolving		Approved	1
TL_BUR_DCM	TL Commission Test	Corporate	Loan Term	Loan Term Unsecured		Approved	1
TL_FEE	TL_FEE Term Loan	Corporate	Loan Term	Loan Term Unsecured		Approved	1
testanceof	Duplicate - 5	Corporate	Loan Term	Loan Term Unsecured		Approved	1

To create a banking product, click the **Insert** button under the **Banking Products** section. For more details on how to create banking products, see [Managing Banking Products](#).

The screenshot shows a configuration page with a top navigation bar containing tabs: 1 Main Info, 2 Details (active), 3 Availability, 4 Dimensions, 5 Risk Formulas, 6 Test Risk Formula, 7 Documents, 8 Associated Transactions, and 9 GL Settings. The main content area is divided into sections: 'General Data' with fields for Bank Account Type, AutoDisbursement, Is Guaranteed, Allow CoDebtor, Interest Is Capitalized, and Allow negotiated IR; 'Payment Schedule Types' with fields for Periodicity Type, Holiday Shift For Repayment Installments, and Grace Type; and a right-hand column with fields for Max No Disbursements, Allow Collateral Partial Release, Allow Refinancing, Interest Payment Type, Allow Top Ups, Max No. Of CoDebtors, Auto Roll Over, Allow Withdrawals, Repayment Allocation Method (highlighted with a blue box and containing 'CostOrder'), Offer Due Date, and Grace Days for Repayment.

Exchange Rate

Exchange rates represent the value between the currencies of two countries on a given date. These rates are free-floating or fixed. In most cases, exchange rates are free-floating and the value can rise or fall based on market supply and demand. Fixed exchange rates have more restrictions and their value is set by the government.

Exchange rates are used in limit, collateral, and credit facility calculations, when the contract and the attached limit/ collateral, or the credit facility and its attached contracts are expressed in different currencies. They are also used within Operational Ledger, where all amounts are calculated using the [accounting reference currency](#). In FintechOS, the **Exchange Rate** menu allows you to add the exchange rates needed in financial operations.

To manage exchange rates, follow these steps:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configuration** menu.
4. Click the **Exchange rate** menu item to open the **Exchange rate** page.

HINT

In the **Exchange Rate** page, users can add new exchange rates or search, edit, and delete existing ones.

Creating Exchange Rates

Exchange rates are created manually in FintechOS Portal, in the **Create and Save** page.

1. To create a new exchange rate, click the **Insert** button on the top right side of the **Exchange Rate** page. The **Create and Save** page is displayed.
2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Exchange Type	Yes	Option Set	The exchange type. <div style="border: 1px solid black; background-color: #f4a460; padding: 10px; margin-top: 10px;"> <p>IMPORTANT!</p> <p>Users can create new exchange rate types in the Exchange Rate Type menu.</p> </div>
Exchange Date	Yes	Date	The exchange date.

Field	Mandatory	Data Type	Details
Calculated Exchange Rate	Yes	Numeric	The calculated exchange rate. The value is auto-calculated based on the following formula: ExchangeRate * Multiplier. The field is editable.
From Currency	Yes	Option Set	The currency from which the exchange rate is made.
Exchange Rate	No	Numeric	The exchange rate.
To Currency	Yes	Option Set	The currency to which the exchange rate is made.
Multiplier	Yes	Numeric	The value inputted here multiplies the exchange rate value. The default value is 1 but the field is editable.

3. Click the **Save and Close** button at the top right corner of the page.

Exchange Rate Type

The **Exchange Rate Type** menu allows users to add exchange rate types where there is a need to differentiate between exchange rates based on currency market or business area. These records are used when creating exchange rates in the **Exchange Rate** menu.

In FintechOS Core Banking, only BER (Bank Exchange Rate) is used when defining currency rate types.

To manage exchange rate types, follow these steps:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configuration** menu.
4. Click the **Exchange Rate Type** menu item to open the **Exchange Rate Types List** page.

HINT

In the **Exchange Rate Type** page, users can add new exchange rates types or search, edit, and delete existing ones.

Creating Exchange Rates Types

Exchange rate types are created manually in FintechOS Portal, in the **Add Exchange Rate Type** page.

1. To create a new exchange rate, click the **Insert** button on the top right side of the **Exchange Rate Types List** page. The **Add Exchange Rate Type** page is displayed.
2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	The name of the exchange rate type.
Code	No	Text	The code of the exchange rate type.

3. Click the **Finish** button at the bottom right corner of the page.

Loan Classification

Banks classify their existing loan contracts based upon the days past due (DPD), number of days passed since repayment due date without fully repaying the due amount.

NOTE

In order to comply with the risk method calculation, the DPD (days past due) value is calculated as the number of days between the contract's due date and the current system date of Core Banking.

Banking being a highly regulated sector such requirements are usually enforced either with regional or local rules. The banks can apply different provision percentages for principal or for interest for each contract, based on this classification: the higher the delay period, the higher the provision percentage applicable and the risk classification. Since the provisions have an impact on the financial results of the bank, this is again driven by [regulations](#) and may vary in time or depending on country or region.

Core Banking enables you to define the desired loan risk classification by managing the records in the FintechOS Portal's dedicated menu, **Loan Classification**.

IMPORTANT!

Loan classification works by risk contamination at the customer and the group levels. This means that if a loan contract belonging to a customer is classified as one of a higher risk due to delays in the repayment process, all the other loans of the customer and of the group where the customer is a member are further classified into that high risk classification.

The risk classification of loan contracts is automatically performed by the Update Loan Classification (CB) scheduled job based on the loan classification records' definition.

To manage loan classification records:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configurations** menu.
4. Click **Loan Classification** menu item to open the **Loan Classifications List** page.

LOAN CLASSIFICATIONS LIST						
<input type="checkbox"/>	Name	MinDelay	MaxDelay	Provision Principal Percent	Provision Interest Percent	Stop Accrual Process
<input type="checkbox"/>	Normal	0	30	1.00	0.50	<input type="checkbox"/>
<input type="checkbox"/>	Special mention	31	90	3.00	1.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Sub-standard	91	180	5.00	3.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Doubtful	181	364	7.00	4.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Loss	365	9,999,999	10.00	5.00	<input checked="" type="checkbox"/>

On the **Loan Classifications List** page, you can:

- Create a new classification record by clicking the **Insert** button at the top right corner.
- Edit an existing classification record from the list by double-clicking it and editing the existing values in the fields.
- Delete a record by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed records list.
- Stop the accrual process for contracts that fall under a specific classification. Select the **Stop Accrual Process** checkbox next to a record to except all contracts within that category from the accrual calculation processes. All the following categories are automatically excepted from the accrual calculation processes.
- Include the contracts within a loan category into the accrual processes calculation by deselecting the **Stop Accrual Process** checkbox next to a record. You can do this only after deselecting the **Stop Accrual Process** checkboxes next to each of the lower categories.

IMPORTANT!

Only users with the attached **Loan Admin Officer** security role can select or deselect the **Stop Accrual Process** checkboxes.

Creating Loan Classification Records

Follow these steps to create new loan risk classification records:

1. In the FintechOS Portal, click the **Insert** button on the top right side of the **Loan Classifications List** page. The **Add Loan Classification** page is displayed.

ADD LOAN CLASSIFICATION

LOAN CLASSIFICATION

Name	MinDelay	MaxDelay
<input type="text" value="Sub-standard"/>	<input type="text" value="91"/>	<input type="text" value="180"/>
ClassCode	Provision Principal Percent	Provision Interest Percent
<input type="text" value="2"/>	<input type="text" value="5"/>	<input type="text" value="3"/>
Stop Accrual Process		
<input checked="" type="checkbox"/>		

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the risk classification record.
MinDelay	No	Whole Number	Enter the minimum number of days past since a repayment due date without performing the repayment for a loan contract in order for the contract to be classified in this risk classification.
MaxDelay	No	Whole Number	Enter the maximum number of days past since a repayment due date without performing the repayment for a loan contract in order for the contract to be classified in this risk classification.
ClassCode	No	Number	Enter a code for this risk classification. This code is used in automatic calculations for contracts classified in one of the risk categories.
Provision Principal Percent	No	Number	Enter the provision percentage applicable to the principal amount of contracts falling into this loan risk classification.

Field	Mandatory	Data Type	Details
Provision Interest Percent	No	Number	Enter the provision percentage applicable to the interest amount of contracts falling into this loan risk classification.
Stop Accrual Process	No	Boolean	<p>If the checkbox is selected, then the contracts that fall within this loan classification delay category are excluded from the accrual calculation processes. If a category is marked as true, all the following categories are automatically marked as true and excepted from the accrual calculation processes.</p> <p>You can include the contracts within a loan category into the accrual processes calculation by deselecting the Stop Accrual Process checkbox next to a record, within the Loan Classifications List page. You can do this only after deselecting the Stop Accrual Process checkboxes next to each of the lower categories.</p>

3. Click the **Save and Close** button at the top right corner of the page.

Operation Item

Operation items are those items that relate to a bank's core business, such as all types of fees, commissions, principals, interests, advances or penalty calculations. They can also be considered as balance types that add up to a certain deal or used in tracing what happened on a particular deal. For instance, on the first day of using a new loan, there is only the Loan Principal (LP) on that deal, or it can also have an Advance (ADV) in some particular cases or even a Front-end Fee (FEF). As the deal progresses, depending on the definition and costs, as well as on repayments, the loan principal can become Paid Principal (PP) or Overdue Principal (OVP) if due amounts are not paid.

After defining the operation items, they are used by Core Banking in the calculation processes of payment and repayment notifications, due amounts, accounting entries and others.

Example of using an operation item within a commission type definition:

EDIT COMMISSION TYPE

COMMISSION TYPE

Commission Schema ↓ ✎

Name

Periodicity Type ✕ ▾

Operation Item ↓ ✎

Example of using an operation item within an interest definition:

EDIT INTEREST

INTEREST

Code: TSTP Name: Penalty interest Is Default: Use Banking Formula:

Interest Type: Fixed

Is Penalty: Applied To Loan Item: Overdue Principal For Sight Deposit:

Is For Overdraft: Is Credit Line Interest: Is Debit Order Interest:

Description:

INTEREST VALUE

Example of using an operation item within a repayment notification's details:

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No.: 198865 Contract: 3481 Currency: EUR

Notification Date: 17/06/2022 Maturity Date: 17/06/2022 Total Amount: 77.88

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	RemainingValue	Is Paid
Loan Principal	76.92	76.92	<input type="checkbox"/>
Loan Interest	0.96	0.96	<input type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
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Core Banking enables you to define the desired operation items by managing the records in the FintechOS Portal's dedicated menu, **Operation Item**. To manage operation item records:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.

3. In the main menu, expand the **Admin Configurations** menu.
4. Click the **Operation Item** menu to open the **Operation Item** page.

OPERATION ITEM			
<input type="checkbox"/>	Code	Name	IncludeInPenaltyCalculation
	Q	Q	(All) ▾
	RPF	Repayment Fee	<input type="checkbox"/>
	LP	Loan Principal	<input checked="" type="checkbox"/>
	LLI	Life Insurance	<input type="checkbox"/>
	LAF	Loan Admin Fee	<input type="checkbox"/>
	LI	Loan Interest	<input checked="" type="checkbox"/>
	FEF	Front-end Fee	<input checked="" type="checkbox"/>
	MGT	Management Fee	<input type="checkbox"/>
	OVP	Overdue Principal	<input type="checkbox"/>
	OVI	Overdue Interest	<input type="checkbox"/>

On the **Operation Item** page, you can:

- Create a new operation item record by clicking the **Insert** button at the top right corner.
- Edit an existing record from the list by double-clicking it and editing the existing values in the fields.
- Delete a record by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed records list.

Creating Operation Item Records

Follow these steps to create new operation item records:

1. In the FintechOS Portal, click the **Insert** button on the top right side of the **Operation Item** page. The **Add Operation Item** page is displayed.

ADD OPERATION ITEM

OPERATION ITEM

Code
LP

Name
Loan Principal

IncludeInPenaltyCalculation

Penalty Item (for Repayment Notification)
Overdue Principal ↓ ✎

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Code	No	Text	Enter the unique code of the operation item.
Name	No	Text	Enter the name of the operation item.

Field	Mandatory	Data Type	Details
<p>Include In Penalty Calculation</p>	<p>Yes</p>	<p>Boolean</p>	<p>Select the checkbox to mark this new item as an operation item used for penalty calculation.</p> <div data-bbox="998 527 1369 1736" style="background-color: #e1eef6; padding: 10px; border: 1px solid #ccc;"> <p>NOTE</p> <p>If a banking product has in its attached interests list an interest with Is General = True, then at the contract level the penalty percent is applied to all operation items that are overdue and are marked with Include In Penalty Calculation = True. Read more information about interests</p> </div>

Field	Mandatory	Data Type	Details
			<p>and how to define them in the Interests page within the Banking Product User Guide.</p>
Penalty Item (for Repayment Notification)	Yes	Lookup	<p>This field is displayed and mandatory only if Include In Penalty Calculation = True. Select from the list an existing operation item in whose penalty calculation this new item must participate.</p>

3. Click the **Save and Close** button at the top right corner of the page.

Core Banking System Parameters

The system parameters used by Core Banking, stored in the [FTOS_CB_SystemParameter](#) entity, determine the behavior of all the contracts, transactions, limits and other parts that make up your Core Banking system.

NOTE

The Core Banking system parameters are not to be confused with the FintechOS

system parameters, stored in the systemparameter and systemParameterOnPortalProfile entities.

- AccountingAnalyticChar
- AccountingRealTime
- AdvanceNotification
- BankAccountTransactionFeeMarkDown
- CalendarYearEnd
- CalendarYearStart
- CreditFacilityLimitPercent
- CurrentAccount_WithOverdraft_DaysBeforeExpire
- DaysBeforePurge
- DaysFutureInstallmentsReport
- DaysPastDueInstallmentsReport
- DepositAggregateItemValues
- EarlyRepaymentFee_IndividualNotification
- FrontEndFee
- FTOS_CB_CalculatedProvisions
- FTOS_CB_ExchangeRate_UseLatest
- LimitMandatoryForIndividuals
- ManualRepaymentFee
- RepaymentFee
- Unusage
- Usage
- UseGLModule
- UseGLModule

Here's the list of system parameters used by Core Banking, along with their description:

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
AccountingAnalyticChar	The analytic character used when displaying decimal numbers.	Loan Admin	Text	N/A	N/A	.

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
AccountingRealTime	Specifies if all accounting entries are generated real time (for True value) or on demand (for False value).	Loan Admin	Bool	N/A	N/A	False
AdvanceNotification	Specifies if the advance to be paid in a contract is displayed in a new repayment notification record (for False value) or included in the front-end fee repayment notification (for True value).	Loan Admin	Bool	N/A	N/A	False

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
BankAccountTransactionFeeMarkDown	<p>This parameter instructs the system how to process bank account transaction operations. Possible values:</p> <ul style="list-style-type: none"> Total - the system creates 4 operations – 2 for debit and 2 for credit for the transaction value 	Loan Admin	Text	N/A	N/A	Total

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	and sum (fees) • Individual - the system creates 2 * (1+N of fees) operations – debit and credit for the transaction value and each fee.					

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
CalendarYearEnd	The maximum year in the calendar to be used when generating holidays for calendars. Format: YYYY	Loan Admin	Whole Number	N/A	N/A	2100
CalendarYearStart	The minimum year in the calendar to be used when generating holidays for calendars. Format: YYYY	Loan Admin	Whole Number	N/A	N/A	2019
CreditFacilityLimitPercent	Represents the default limit of credit facility records.	Loan Admin	Whole Number	N/A	N/A	30

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
CurrentAccount_WithOverdraft_DaysBeforeExpire	Represents the number of days before the overdraft feature's expiration date of a current account when the contract based on that banking product gets displayed in the Soon to Expire Ovedrafts dashboard.	Loan Admin	Whole Number	N/A	N/A	30

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
DaysBeforePurge	Represents the default number of calendar days that a record will be kept in Draft status before it is purged. The records that are due be purged on the current day and have their transaction type's To Be Purged field marked as True are displayed in the Records To Be Purged Dashboard , within the section specific to the record's transaction type. The job performing the deletion is Delete Purged Entries and it should be scheduled	Loan Admin	Whole Number	N/A	N/A	Set it according to the bank's policy.

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	at the bank's level.					
DaysFutureInstallmentsReport	Represents the default number of days before an installment's due date in order for that installment to be included in the Future Installments report within the Reports Dashboard .	Loan Admin	Whole Number	N/A	N/A	15
DaysPastDueInstallmentsReport	Represents the default number of days after an unpaid installment's due date in order for that installment to be included in the Past Due Installments report within the Reports Dashboard .	Loan Admin	Whole Number	N/A	N/A	25

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
DepositAggregateItemValues	<p>Specifies if the deposit interest is split in two lines or displayed in one line.</p> <ul style="list-style-type: none"> For False value, the system splits the Deposit interest to recover in two lines (- paid interest - > 	Loan Admin	Bool	N/A	N/A	False

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	recover all; sight interest to pay, pay all). <ul style="list-style-type: none"> • For True value, the system displays the Deposit interest to recover in one line with the aggregate 					

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	value.					
EarlyRepaymentFee_IndividualNotification	Specifies whether to generate a separate repayment notification for the early repayment fee of a contract (for True value) or include the fee into the repayment notification containing the actual early repayment amount (for False value).	Loan Admin	Bool	N/A	N/A	False
FrontEndFee	The commission type used for automatic notification on contract approval (Inclusion)/ or notification daily process (Exclusion).	Loan Admin	Lookup	FTOS_BP_CommissionType	N/A	Front-end Fee

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
FTOS_CB_CalculatedProvisions		Loan Admin	Bool	N/A	N/A	False
FTOS_CB_ExchangeRate_UseLatest		Loan Admin	Bool	N/A	N/A	True

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
LimitMandatoryForIndividuals	<p>Specifies whether Core Banking should validate the limits for individual customers or only validate them for legal entity customers.</p> <ul style="list-style-type: none"> • For False value, Core Banking does not validate any limits for the individual customer. 	Loan Admin	Bool	N/A	N/A	True

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	<p>omers.</p> <ul style="list-style-type: none"> For True value, Core Banking validates all the limits for the individual customers the same way it does for legal entity customers. 					

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
ManualRepaymentFee	<p>Specifies whether a banking product can have only one Repayment Fee type commission on its Commission List or more. This parameter affects the Contract Event page.</p> <ul style="list-style-type: none"> For False value, the banking product has only one Repayment Fee 	Loan Admin	Bool	N/A	N/A	True

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	commission type on its commission list. <ul style="list-style-type: none"> • For True value, the banking product's commission list displays all the commissions stored in the FTO 					

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	<p>S_ BP_ Commission entity with type Repayment Fee.</p> <p>Read more information about the effects of this parameter's value in the Transaction Fees section.</p>					
RepaymentFee	The commission type used for notification daily process (Exclusion).	Loan Admin	Lookup	FTOS_ BP_ CommissionType	N/A	Repayment Fee

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
Unusage	Commission for not using the funds. The commission type used for Credit Facility accrual daily process.	Loan Admin	Lookup	FTOS_BP_CommissionType	N/A	Commission Unusage Monthly
Usage	Commission for usage of funds. The commission type used for Credit Facility accrual daily process.	Loan Admin	Lookup	FTOS_BP_CommissionType	N/A	Commission Usage Monthly

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
UseGLModule	<p>Specifies whether your installation uses the General Ledger module or not. The GL module comes within a different digital asset than Core Banking, thus its use is optional.</p> <ul style="list-style-type: none"> For True value, the GL module is used and the GL Setti 	Loan Admin	Bool	N/A	N/A	True

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	<p>ngs tab is displayed at banking product level.</p> <ul style="list-style-type: none"> • For False value, the GL module is not used and the GL Settings tab does not display at banking 					

System Parameter	Description	Module	Parameter Type	Entity	Option Set	Default Value
	product level.					

Managing Core Banking System Parameters

IMPORTANT!

Only users with associated system administrator user rights can view and manage the Core Banking system parameters.

In order to manage the system parameters used by your FintechOS Core Banking installation, follow these steps:

1. Log into FintechOS Portal with a user with administrative rights.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configurations** menu.
4. Click **Core Banking System Parameter** menu item to open the **Core Banking System Parameters List** page.

Name	Module	Is System
AccountingAnalyticChar	Loan Admin	<input type="checkbox"/>
AccountingRealTime	Loan Admin	<input type="checkbox"/>
BankAccountTransactionFeeMarkDown	Loan Admin	<input type="checkbox"/>
CalendarYearEnd	Loan Admin	<input type="checkbox"/>
CalendarYearStart	Loan Admin	<input type="checkbox"/>
CreditFacilityLimitPercent	Loan Admin	<input type="checkbox"/>
DepositAggregateItemValues	Loan Admin	<input type="checkbox"/>
EarlyRepaymentFee_IndividualNotification	Loan Admin	<input type="checkbox"/>
FrontEndFee	Loan Admin	<input type="checkbox"/>
FTOS_CB_CalculatedProvisions	Loan Admin	<input type="checkbox"/>
FTOS_CB_ExchangeRate_UseLatest	Loan Admin	<input checked="" type="checkbox"/>

On the **Core Banking System Parameters List** page, you can:

- Create a new Core Banking system parameter by clicking the **Insert** button at the top right corner.
- Edit a parameter from the list by double-clicking it.
- Delete a parameter by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed parameters list.

IMPORTANT!

Parameters marked as **Is System** cannot be deleted. When edited, only their value can be changed.

Creating Core Banking System Parameters

To create a new system parameter to be used with Core Banking, fill in the following fields on the **System Parameter** page displayed after clicking the **Insert** button:

Field	Required	Data Type	Details
Name	No	Text	Enter a suggestive name for the parameter.
Is System	Yes	Bool	Select the checkbox to specify that the parameter cannot be deleted or edited, except its value. Leave the checkbox empty if this parameter can be changed or deleted.
Module	Yes	Option Set	Select the Core Banking module that uses the system parameter.
General Description	No	Text Area	Enter a detailed description for the system parameter.

Field	Required	Data Type	Details
Parameter Type	Yes	Option Set	Select the data type of the parameter. Possible values: Text, Date, Date Time, Invariant Date, Whole Number, Numeric, Option Set and Entity. The rest of the fields that need to be completed depend on the selected data type.
Entity	Yes	Lookup	Displayed for Lookup parameter type. Select the entity from where you need to pick a record as parameter value.
Option Set	Yes	Lookup	Displayed for Option Set parameter type. Select the option set from where you need to pick a value as parameter value.

Field	Required	Data Type	Details
Parameter Value	Yes	Depends on the selected parameter type	<p>Holds the value of the default parameter. Depending on the selected parameter type, you can either enter a value, select the checkbox or select record.</p> <ul style="list-style-type: none"> • For Text, Date, Date Time, Invariant Date, Whole Number, Numeric parameter types, enter the desired value taking in consideration the data type's format. • For Bool parameter types, select the checkbox to specify a True value, or deselect for a False value. • For Lookup parameter type, select the desired record from the previously selected entity that acts as parameter value. • For Option Set parameter types, select the desired value from the previously selected option set that acts as parameter value.

System Parameter

CORE BANKING SYSTEM PARAMETER

<p>Name</p> <input style="width: 95%;" type="text" value="ManualRepaymentFee"/>	<p>Is System</p> <input type="checkbox"/>
<p>Module</p> <input style="width: 95%;" type="text" value="Loan Admin"/>	<p>Parameter Type</p> <input style="width: 95%;" type="text" value="Bool"/>
<p>Parameter Value</p> <input checked="" type="checkbox"/>	
<p>General Description</p> <div style="border: 1px solid #ccc; padding: 5px; font-size: small;"> false => Banking product has only one Repayment Fee commission Type on Commission List true => show commissionId (lookup FTOS_BP_Commission) with type Repayment fee on Commission List. his parameter affects the ContractEvent page. </div>	

Click the **Save and Reload** button at the top right corner of the page.

Transaction Types Used in Core Banking

Any transfer of funds between two bank accounts is recorded as a transaction. There are different types of transactions used in the financial world.

FintechOS allows you to manage the transaction types in the FintechOS Portal's the **General Ledger Configurations -> Transaction Type** menu. See more details about managing transaction types in the [Operational LedgerUser Guide](#).

Before being approved and used within contracts, each banking product must have its allowed transaction types specified in the **Associated Transaction** tab. For more information, see [Banking Product Factory](#).

Predefined Transaction Types

The following transaction types are predefined to be used within Core Banking processes:

- **Accruals and Provisions:** represent funds set aside to cover future expenses. A provision is aimed at covering a probable future expense, or reduction in the value of an asset. An accrual is a type of provision where revenue or expenses are recorded when a transaction occurs rather than when payment is received or made.
- **Deposit Liquidation:** represents the way of closing the deposit account, so the entire amount is transferred in the current account and the deposit account is closed. If the liquidation occurs at the maturity date, the interest will also be paid. If the liquidation occurs on any other day except the maturity date, the customer will receive the sight interest (if a sight interest is configured).
- **Disbursement:** represents the actual delivery of funds from a bank account to the customer. The repayment schedule gets calculated or recalculated.
- **Early Repayment:** represents the early return of funds previously borrowed from a lender. The repayment schedule is updated.
- **Early Termination Deposit:** represents the way of closing the deposit account applicable when the deposit is terminated before schedule.
- **Interest capitalization:** represents the addition of the unpaid interest value to the principal balance.
- **Loan Contract:** represents a binding contract between two or more parties to formalize a loan process.
- **Overdraft Payment:** represents an amount of money that a customer with a bank account is temporarily allowed to owe to the bank.
- **Payment Deposit:** represents an amount of money paid into an account as part of a payment schedule.
- **Payment Holiday:** represents taking a break of any number of installments for the generated schedule.

- **Repayment:** represents the act of paying back money previously borrowed from a lender by manually repaying an installment from the schedule.
- **Repayment Notification:** represents a notification sent for when a repayment is received. At the due date of every installment, an automatic notification is generated by Core Banking.
- **Reschedule Overdues:** represents an operation where overdue installments are merged to the following installments and they are no longer collecting penalties. The repayments schedule gets updated.
- **Reschedule Debt:** represents an operation that updates the balance with the amount rescheduled.
- **Top Up Account:** represents adding more money to the account before the value drains down to zero.
- **Transfer between my bank accounts:** represents the process of moving funds between the same customer's bank accounts.
- **Withdraw:** represents removing funds from a bank account, savings plan, pension, or trust.

IMPORTANT!

If a transaction type is marked as an automatic transaction (`Is Automatic Transaction = True`), then that transaction type cannot be selected in the **Events** page when [creating contract events](#). Check the [Operational LedgerUser Guide](#) for more information about defining transaction types.

Read about which transaction types are typically used for each type of banking products in the [Banking Product Factory](#) user guides, within each banking product's **Associated Transactions** section.

Current Account Contracts-Specific Transactions

When you add events for contracts created based on current account banking products, the following transaction types can be selected, assuming that they were added previously at banking product level:

- **Top Up Account:** represents adding more money to the account before the value drains down to zero.
- **Transfer between my bank accounts:** represents the process of moving funds between the same customer's bank accounts.
- **Withdraw:** represents removing funds from a bank account, savings plan, pension, or trust.

NOTE

At the moment the transactions can be performed only in the same currency.

Term Loan Contracts-Specific Transactions

When you add events for contracts created based on term loan banking products, the following transaction types can be selected, assuming that they were added previously at banking product level:

- **Disbursement:** represents the actual delivery of funds from a bank account to the customer. The repayment schedule gets calculated or recalculated.
- **Early Repayment:** represents the early return of funds previously borrowed from a lender. The repayment schedule is updated.
- **Payment Holiday:** represents taking a break of any number of installments for the generated schedule.
- **Repayment Notification:** represents a notification sent for when a repayment is received. At the due date of every installment, an automatic notification is generated by Core Banking.

- **Reschedule Overdues:** represents an operation where overdue installments are merged to the following installments and they are no longer collecting penalties. The repayments schedule gets updated.
- **Reschedule Debt:** represents an operation that updates the balance with the amount rescheduled.

Transaction Fees

Some transactions have a fee collected at the event validation for each contract. For these transaction, repayment notifications for those fees are automatically generated when an event gets to the **Approved** status. For Early Repayment transaction there is a repayment fee, and for Payment Holiday transactions there is a payment holiday fee. These fees are automatically selected from the banking product.

When defining the transaction type, within the **General Ledger Configurations -> Transaction Type** menu of the FintechOS Portal, you can select the commission type for the fee:

TRANSACTION TYPE

Name: Early Repayment

Transaction Code: ER

Generates Accounting Entry:

Generate New Contract Version:

Is Automatic Transaction: Is System Transaction:

Transaction Operation Type: RepaymentContract

SourceEntityId: FTOS_CB_ContractEvent

Commission Type: Repayment Fee

TRANSACTION VALUE TYPES

Let's say your contract uses a banking product that has this type of fee attached to it:

CORE BANKING USER GUIDE

INTEREST & AMP; COMMISSION ITEM

Banking Product: Onboarding Loan

Code: OLIC

Start Date: 27/01/2020

Interest List: Onboarding Interest USD

Minimum Interest Rate (%):

Item Name: Onboarding Loan I&C

End Date: 04/04/2050

Commission List: Corporate Loan Term Commissions USD

Is Negotiable:

INTEREST & AMP; COMMISSION ITEM FILTERS

Name	Discount	End Date	Start Date	Value Discount
------	----------	----------	------------	----------------

COMMISSION LIST

Name: Corporate Loan Term Commissions USD

COMMISSION

+ Insert existing X Remove existing

Name
Commission Unused Amount
Corporate Loan Term Front-End Fee EUR
Management Fee USD
RepaymentFee USD

Core Banking uses that fee for collection at the event level, for example 4% out of 400 USD, thus the customer must pay 416 USD in order to make an early repayment. This amount is notified at the approval of the event.

Event		TRANSACTION NUMBER	
STATUS: VED		ECB 1718	
Contract	2690 OL	Customer	LeiaS
Transaction Type	Early Repayment	Currency	USD
Event Date	22/06/2021	Event Value	416
REPAYMENT VALUES			
Repayment Principal Amount	400	Keep Contract Period	<input checked="" type="checkbox"/>
Charge Fee	RepaymentFee USD	Interest Value	0
Repayment Fee Percent	4	Fee For Repayment	16
Other Fees Total Value	0	Future Installments No	12

For a payment holiday that affects future installments, only the payment holiday fee gets notified.

The transaction types used for loan contracts that collect a fee at event approval are the following:

- **Payment Holiday** transactions, with an associated commission type of **Payment Holiday Fee**.
- **Reschedule Overdues** transactions, with an associated commission type of **Repayment Fee**.
- **Early Repayment** transactions, with an associated commission type of **Repayment Fee**.

NOTE

Disbursements don't have this setup for collecting a fee at event approval.

The Core Banking system parameter ManualRepaymentFee, having a default value False, is used mostly for early repayment.

EDIT CORE BANKING SYSTEM PARAMETER

CORE BANKING SYSTEM PARAMETER

<p>Name</p> <input style="width: 90%;" type="text" value="ManualRepaymentFee"/>	<p>Is System</p> <input checked="" type="checkbox"/>
<p>Module</p> <input style="width: 90%;" type="text" value="Loan Admin"/>	<p>Entity</p> <input style="width: 90%;" type="text"/>
<p>Parameter Type</p> <input style="width: 90%;" type="text" value="Bool"/>	<p>Option Set</p> <input style="width: 90%;" type="text"/>
<p>Parameter Value</p> <input style="width: 90%;" type="text" value="true"/>	<p>ID (Entity/OptionSetItem)</p> <input style="width: 90%;" type="text"/>

General Description

false => Banking product has only one Repayment Fee commission Type on Commission List
 true => show commissionId (lookup FTOS_BP_Commission) with type Repayment fee on Commission List.
 his parameter affects the ContractEvent page.

IMPORTANT!
 When the value of the ManualRepaymentFee parameter is False, the early repayment fee is not negotiable, and the fee values are selected exactly as they are defined in the banking product.

When the value of the ManualRepaymentFee parameter is **True**, the early repayment fee is negotiable, and the credit officer that is operating the contract event can change the default value that is coming out of the banking product. If the fee is a percentage, then they can change the fee percentage or the fee value. If the fee is not a percentage, then they can change only the fee value. Other related values are automatically updated.

In the example below, having a ManualRepaymentFee parameter set on True, Core Banking allows changing the default repayment fee percentage of 3.5% out of 500 USD to 10%, resulting in a fee for repayment amount of 50 USD.

Event

Contract: 2690 OL
 Transaction Type: Early Repayment
 Event Date: 23-06-2021

Customer: Leas
 Currency: USD
 Event Value: 500.27

REPAYMENT VALUES

Remaining Principal At Date: 1,600
 Repayment Principal Amount: 500
 Charge Fee: RepaymentFee USD
 Repayment Fee Percent: 10
 Other Fees Total Value: 0
 Future Principal For Installment: 91.67

UNPAID INFO

Unpaid Amount On Contract: 1
 Unpaid Amount For Customer: 1

Keep Contract Period:
 Interest Value: 0.27
 Fee For Repayment: 50
 Future Installments No: 12

Unpaid Amount For Customer: 1

No.	Due Date	Remaining/Value	Interest	Principal	Life Insurance	Total/Installment
1	23-06-2021	2,000.00	0.00	400.00		400.00
1	23-06-2021	1,600.00	0.27	500.00		500.27
1	23-07-2021	1,100.00	5.32	91.67	0.00	96.99
2	23-08-2021	1,008.33	5.04	91.67	0.00	96.71

Real-Time or Queued Transaction Processing

The transactions made on bank accounts can be processed in real-time, when the transaction is approved, or at a later time, after being placed in a queue and taken for processing by a specialized scheduled job. The real-time processing depends on the **Real Time Process** checkbox being selected or not at every transaction type's level:

EDIT TRANSACTION TYPE

TRANSACTION TYPE

Name: Accruals and Provisions
 Transaction Code: AP
 Generates Accounting Entry:
 Generate New Contract Version:

Is Automatic Transaction:
 Is System Transaction:
 Transaction Operation Type: [Dropdown]
 SourceEntityId: FTOS_CB_ContractAccrualAndProvision
 Commission Type: [Dropdown]

Real Time Process

Each time a transaction is performed on a bank account, the system verifies its transaction type's **Real Time Process** field. If the value is True, then the transaction is processed right away. If the value is False, then the transaction is inserted as a record in the FTOS_CB_BankAccountTransactionQueue entity, with the isProcessed attribute set to False and isWithError set to False. The **Bank**

Account Transaction Queue Processing scheduled job runs every 1 minute, taking the top 10 records from the entity with the attribute `isProcessed = False`, and processing the transactions. Any errors encountered on processing are logged in the `errorMessage` attribute. The **Bank Account Transaction Queue Cleanup** scheduled job runs once each night and cleans up the already processed transaction records with `isWithError = False`.

The transactions within the queue can be viewed by users with administrator rights from the **Bank Account Transaction Queue** menu in Core Banking:

BANK ACCOUNT TRANSACTION QUEUE									
Refresh									
<input type="checkbox"/>	ContractNo	CustomerName	EventDate	EventType	EventNo	EventAmount	IsProcessed	IsWithError	ErrorMessage
	Q	Q	Q	Q	Q	Q	(All)	(All)	Q
	2561	BUS	14/09/2021 09:24	Top Up Account	ECB1561	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	2561	BUS	14/09/2021 09:27	Withdraw	ECB1562	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	2561	BUS	14/09/2021 09:35	Withdraw	ECB1563	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	2572	President	14/09/2021 09:41	Repayment Notification	11665	626.40	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	2572	President	14/09/2021 09:41	Disbursement	ECB1565	7,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Bank Account Transaction Queue

The transactions made on bank accounts can be processed in real-time, when the transaction is approved, or at a later time, after being placed in a queue and taken for processing by a specialized scheduled job. The real-time processing depends on the **Real Time Process** checkbox being selected or not at every transaction type's level:

EDIT TRANSACTION TYPE	
TRANSACTION TYPE	
Name Accruals and Provisions	Is Automatic Transaction <input checked="" type="checkbox"/>
Transaction Code AP	Is System Transaction <input checked="" type="checkbox"/>
Generates Accounting Entry <input checked="" type="checkbox"/>	Transaction Operation Type ↓
Generate New Contract Version <input type="checkbox"/>	SourceEntityId FTOS_CB_ContractAccrualAndProvision ↓ ✎
Real Time Process <input checked="" type="checkbox"/>	Commission Type ↓ ✎

Each time a transaction is performed on a bank account, the system verifies its transaction type's **Real Time Process** field. If the value is True, then the transaction is processed right away. If the value is False, then the transaction is inserted as a record in the FTOS_CB_BankAccountTransactionQueue entity, with the **isProcessed** attribute set to False and **isWithError** set to False. The **Bank Account Transaction Queue Processing** scheduled job runs every 1 minute, taking the top 10 records from the entity with the attribute **isProcessed = False**, and processing the transactions. Any errors encountered on processing are logged in the **errorMessage** attribute. The **Bank Account Transaction Queue Cleanup** scheduled job runs once each night and cleans up the already processed transaction records with **isWithError = False**.

The transactions within the queue can be viewed by users with administrator rights from the **Bank Account Transaction Queue** menu in Core Banking.

To view the bank account transactions within the queue, follow these steps:

1. Log into FintechOS Portal with an administrator user with **Loan Admin Officer** security role.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Admin Configurations** menu.
4. Click the **Bank Account Transaction Queue** menu to open the **Bank Account Transaction Queue** page.

ContractNo	CustomerName	EventDate	EventType	EventNo	EventAmount	IsProcessed	IsWithError	ErrorMessage
2561	BUS	14/09/2021 09:24	Top Up Account	ECB1561	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2561	BUS	14/09/2021 09:27	Withdraw	ECB1562	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2561	BUS	14/09/2021 09:35	Withdraw	ECB1563	1,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2572	President	14/09/2021 09:41	Repayment Notification	11665	626.40	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2572	President	14/09/2021 09:41	Disbursement	ECB1565	7,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

The page displays in a table all the bank account level transactions that were placed in the queue, no matter their processing status. The columns of the table contain the following information:

- **Contract No** - The contract on which the transaction was performed.
- **Customer Name** - The name of the customer on whose contract the transaction was performed.
- **Event Date** - The date when the transaction event.
- **Event Type** - The type of the transaction event.
- **Event No** - The number of the transaction event.
- **Event Amount** - The amount of the transaction event.
- **Is Processed** - The checkbox specifies whether the transaction was already processed by the Bank Account Transaction Queue Processing scheduled job or not.
- **Is With Error** - The checkbox specifies whether there was an error when processing the transaction or not.
- **Error Message** - The text of the error encountered when processing the job, if such an error was encountered during processing.

On the **Bank Account Transaction Queue** page, you can search for a specific transaction by filling in any or all the column headers of the displayed records list.

Jbs

Jobs are automated procedures that perform certain tasks, running at a specific time or on a recurring schedule. Read detailed information about scheduling jobs in the Innovation Studio User Guide's [dedicated page](#).

Core Banking has the following scheduled jobs that perform repetitive banking procedures for the purpose of closing one day and opening the next one, or for processing or cleaning up queued transactions:

Start Of Day (SOD) Job

The **Core Banking Start Of Day** job is made up of a series of services, which are run one by one each day before the banking day is initiated.

The following services are run as part of this job:

Running Order	Service Name	Details
1	Disburse Contracts With Approved Tranches In Current Date	When successfully run, the service performs the disbursements of contract tranches approved on the current date (the day that is about to be opened/ initiated).
2	Set Limit Available Amount Due To FX Change	When successfully run, the service recalculates the available amount on limits depending on the currency's exchange rate on a specific day. The service does not take into consideration past versions of the limit up to a given day. It only takes into consideration the current limit version and uses those results for calculating the limit available value.
3	Set Collateral Available Amount And Contract Collateral Value Due To FX Change	When successfully run, the service recalculates the available amount on collaterals and the collateral value on contracts depending on the currency's exchange rate on a specific day.
4	Set Contract Amount (Overdraft) Due To Plan Due Date Reached (Increase/ Decrease)	When successfully run, the service increases/ decreases the limit amount on overdraft contracts that reached their reevaluation plan due date.

Running Order	Service Name	Details
5	Set Credit Facility Amount Due To Plan DueDate Reached (Increase/ Decrease)	When successfully run, the service increases/ decreases the limit amount on credit facilities that reached their reevaluation plan due date.
6	Set Credit Facility Available Amount Due To FX Change	When successfully run, the service recalculates the available amount on credit facilities depending on the currency's exchange rate on a specific day.
7	Set Contract Covenant Status Due To Review Date Reached	When successfully run, the service changes the status of covenants on contracts that reached their review date.
8	Calculate Accrual For Overdraft Contracts and Current Accounts With Overdraft Contracts	When successfully run, the service recalculates the accrual for utilization and for unusage for overdraft contracts and for current account with overdraft contracts.
9	Calculate Accrual For Credit Facility	When successfully run, the service recalculates the accrual for utilization and for unusage for credit facilities.
10	Calculate Accrual And Provisions For Loan Contracts	When successfully run, the service recalculates the accrual and provisions for loan contracts.
11	Calculate Overdraft Debt to recover	When successfully run, the service recalculates the overdraft debt still to recover from contracts.
12	Calculate Penalties for Contracts and Credit Facility	When successfully run, the service recalculates the penalties for contracts and for credit facilities.

Running Order	Service Name	Details
13	Calculate Interests For Deposit Contracts	When successfully run, the service recalculates the interests for deposit contracts.

End Of Day (EOD) Job

The **Core Banking End Of Day** job is made up of a series of services, which are run one by one each day after the banking day is closed.

The following services are run as part of this job:

Running Order	Service Name	Details
1	Set Accrual Amounts on Repayment Schedule for Overdraft Contracts and Current Account with Overdraft	When successfully run, the service recalculates the accrual for utilization on repayment schedules for overdraft contracts and for current account with overdraft contracts.
2	Run Recover Debts	When successfully run, the service performs the direct debit transactions to recover all debts at that point in process.
3	Set Accrual Amounts Unusage Commission Values on Repayment Schedule for Contracts	When successfully run, the service recalculates the accrual for unusage commissions on repayment schedules for contracts.
4	Update Expiry Date for Overdraft installment	When successfully run, the service updates all the expiry dates for overdraft installments for the current account with overdraft contracts.
5	Generate Repayment Notifications	When successfully run, the service generates the repayment notifications for all the contracts with due amounts on schedule on that day.
6	Recover Debts After Generate Notification	When successfully run, the service performs the direct debit transactions to recover all debts after generating the repayment notifications.

Running Order	Service Name	Details
7	Run Payment Allocation	When successfully run, the service performs the payment allocation operations for unallocated or partially allocated payments.
8	Set Contract Category Based on Overdue Days	When successfully run, the service changes the category of contracts based on overdue days.
9	Schedule versioning after stop accrual	When successfully run, the service creates new schedule versions for the contracts that were marked for stopping the accrual process calculation. The new version of the schedule has the Process of Loss reason and all the un-notified installments are updated.
10	Generate Accounting Entries	When successfully run, the service generates the accounting entries for all transactions performed on that day.
11	Close Contracts	When successfully run, the service closes all contracts with zero available amount that reached maturity date, with no further amounts to be recovered.
12	Set Limit Available Amount Due To FX Changes	When successfully run, the service sets the limit amounts available to all contracts due to exchange rates changes.

Bank Account Transaction Queue Processing (CB) Job

The **Bank Account Transaction Queue Processing** job was created in order to process all the bank account transactions that were placed in a queue instead of being processed in real-time at transaction approval. Each time a transaction is performed on a bank account, the system verifies its transaction type's **Real Time Process** field. If the value is True, then the transaction is processed right away. If the value is False, then the transaction is inserted as a record in the FTOS_CB_BankAccountTransactionQueue entity, with the isProcessed attribute set to False and isWithError set to False. The **Bank Account Transaction Queue Processing** scheduled job runs every 1 minute, taking the top 10 records from the entity with the attribute isProcessed = False, and processing the transactions. Any errors encountered on processing are logged in the errorMessage attribute.

The following service is run as part of this job:

Running Order	Service Name	Details
1	FTOS_CB_ BankAccountTransactionQueue_ Process	When successfully run, the service takes the top 10 records from the bank account transactions queue (the FTOS_CB_ BankAccountTransactionQueue entity) with the attribute <code>isProcessed = False</code> , and processes the transactions. After each processing, the <code>isProcessed</code> , <code>isWithError</code> , and <code>errorMessage</code> attributes are updated.

Bank Account Transaction Queue Cleanup (CB) Job

The **Bank Account Transaction Queue Cleanup** scheduled job runs once each night and deletes the [already processed transaction records](#) with the `isWithError` attribute value `False`.

The following service is run as part of this job:

Running Order	Service Name	Details
1	FTOS_CB_ BankAccountTransactionQueue_ Cleanup	When successfully run, the service deletes the records from the bank account transactions queue (the FTOS_CB_ BankAccountTransactionQueue entity) with the attribute <code>isProcessed = True</code> and <code>isWithError = False</code> .

Security Roles

A security role is a set of privileges and levels of access to various actions/ functions within the Core DPA Platform. Read the [Security Roles topic](#) for detailed information.

Core Banking has a set of predefined security roles specific for banking-related business needs. Banks can use these security roles to grant their employees access rights within its systems. Read the [Users topic](#) for information about associating security roles to users in Innovation Studio.

Banks can also create new security roles to fit their business needs. Read the [Creating Security Roles topic](#) for information about creating new security roles in Innovation Studio.

Predefined Core Banking Security Roles

Core Banking comes with the following predefined security roles that grant specific access rights to the users associated with one or more of these roles to the Core DPA Platform's actions and functions:

Security Role	Description
Loan Admin Officer	Users with this security role have read, write and authorize access rights to the Loans and Accounting records in all modules of Core Banking within their organization .
Accounting Read	Users with this security role have read access rights to the Accounting module of Core Banking within their organization .
Corporate Credit Officer	Users with this security role have access rights to read and write access rights to the Contract, Contract Version, Contract Event, Limits, Collateral Register, Credit Facility and Credit Facility Version records of Core Banking within their organization .
Retail Credit Officer	Users with this security role have access rights to read and write access rights to the Contract, Contract Version, Contract Event, Collateral Type and Collateral Register records of Core Banking within their organization .

Security Role	Description
Accounting Officer	Users with this security role have read and write access rights to the Accounting module of Core Banking within their organization .
Supervisor Risk Officer	Users with this security role have read access rights to the Contracts, Collateral Register and Credit Facility records of Core Banking within their organization , and authorization rights to the Limits records, all within their organization .
Risk Officer	Users with this security role have read access rights to the Contracts, Collateral Register and Credit Facility records, and write access rights to the Limits records of Core Banking within their organization .

IMPORTANT!

If a user is associated with more than one role, then the access rights are cumulative and the highest access right is granted.

The following sections offer detailed information about each security role's access rights to entities and endpoints within the Core DPA Platform:

Loan Admin Officer

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	Yes	No	No
AccountRelBusiness	Yes	Yes	No	No
AccountRelContact	Yes	Yes	No	No
AccountRelOwnership	Yes	Yes	No	No
Address	Yes	Yes	No	No
approvalTask	Yes	Yes	No	No
businessunit	Yes	Yes	Yes	Yes
BWstatus	Yes	Yes	Yes	Yes
entity	Yes	No	Yes	Yes
entitystatus	Yes	Yes	Yes	Yes
FTOS_ACC_AccountCountry	Yes	Yes	No	No
FTOS_ACC_AccountSanctionList	Yes	Yes	No	No
FTOS_ACC_Division	Yes	Yes	No	No
FTOS_ACC_Document	Yes	Yes	No	No

Entity	Read	Delete	Insert	Update
FTOS_ACC_GroupAccount	Yes	Yes	Yes	Yes
FTOS_ACC_GroupMember	Yes	Yes	No	No
FTOS_ACC_UnitType	Yes	Yes	No	No
FTOS_BP_BandedInterest	Yes	Yes	No	No
FTOS_BP_BankingProduct	Yes	Yes	No	No
FTOS_BP_BankingProductAgreement	Yes	Yes	No	No
FTOS_BP_BankingProductDiscount	Yes	Yes	No	No
FTOS_BP_BankingProductDocument	Yes	Yes	No	No
FTOS_BP_ClassificationType	Yes	Yes	No	No
FTOS_BP_CollateralType	Yes	Yes	Yes	Yes
FTOS_BP_Commission	Yes	Yes	No	No
FTOS_BP_CommissionType	Yes	Yes	Yes	Yes
FTOS_BP_CommissionValue	Yes	Yes	No	No
FTOS_BP_Covenant	Yes	Yes	Yes	Yes
FTOS_BP_Feature	Yes	Yes	No	No
FTOS_BP_Formula	Yes	Yes	No	No
FTOS_BP_GLAccounts	Yes	Yes	Yes	Yes
FTOS_BP_InsuranceItem	Yes	Yes	No	No
FTOS_BP_Interest	Yes	Yes	No	No
FTOS_BP_InterestCommissionItem	Yes	Yes	Yes	Yes
FTOS_BP_InterestCommissionItemFilter	Yes	Yes	Yes	Yes
FTOS_BP_InterestRateMatrix	Yes	Yes	No	No
FTOS_BP_InterestValue	Yes	Yes	No	No
FTOS_BP_PaymentScheduleType	Yes	Yes	No	No
FTOS_BP_ProductAvailabilityItemFilter	Yes	Yes	No	No
FTOS_BP_ProductClassification	Yes	Yes	No	No
FTOS_BP_ProductCovenant	Yes	Yes	No	No
FTOS_BP_ProductDestinationType	Yes	Yes	No	No
FTOS_BP_ProductDisbursement	Yes	Yes	No	No
FTOS_BP_ProductGuaranteeStructure	Yes	Yes	No	No
FTOS_BP_ProductQuestion	Yes	Yes	No	No
FTOS_BP_TestScenario	Yes	Yes	No	No
FTOS_CB_BankAccount	Yes	Yes	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CB_BankAccountOperation	Yes	Yes	Yes	Yes
FTOS_CB_CollateralRegister	Yes	Yes	Yes	Yes
FTOS_CB_CollateralRegister_BW	No	Yes	Yes	Yes
FTOS_CB_CollateralRegisterDocuments	Yes	Yes	Yes	Yes
FTOS_CB_CollateralRegisterOwner	Yes	Yes	Yes	Yes
FTOS_CB_CollateralRegisterParticipants	Yes	Yes	Yes	Yes
FTOS_CB_CollateralRegisterRank	Yes	Yes	Yes	Yes
FTOS_CB_Contract	Yes	Yes	Yes	Yes
FTOS_CB_Contract_BW	Yes	Yes	Yes	Yes
FTOS_CB_ContractAccrualAndProvision	Yes	Yes	Yes	Yes
FTOS_CB_ContractBorrowers	Yes	Yes	Yes	Yes
FTOS_CB_ContractClassification	Yes	Yes	Yes	Yes
FTOS_CB_ContractCollateral	Yes	Yes	Yes	Yes
FTOS_CB_ContractCorrectionEntry	Yes	Yes	Yes	Yes
FTOS_CB_ContractCorrectionEntry_BW	No	Yes	Yes	Yes
FTOS_CB_ContractCorrectionEntryDetail	Yes	Yes	Yes	Yes
FTOS_CB_ContractCovenant	Yes	Yes	Yes	Yes
FTOS_CB_ContractCovenant_BW	Yes	Yes	Yes	Yes
FTOS_CB_ContractDisbursement	Yes	Yes	Yes	Yes
FTOS_CB_ContractDisbursementTranche	Yes	Yes	Yes	Yes
FTOS_CB_ContractDisbursementTranche_BW	Yes	Yes	Yes	Yes
FTOS_CB_ContractDiscount	Yes	Yes	Yes	Yes
FTOS_CB_ContractDocument	Yes	Yes	Yes	Yes
FTOS_CB_ContractEvent	Yes	Yes	Yes	Yes
FTOS_CB_ContractEvent_BW	No	Yes	Yes	Yes
FTOS_CB_ContractFee	Yes	Yes	Yes	Yes
FTOS_CB_ContractGuarantor	Yes	Yes	Yes	Yes
FTOS_CB_ContractParticipant	Yes	Yes	Yes	Yes
FTOS_CB_ContractParticipant_BW	Yes	Yes	Yes	Yes
FTOS_CB_ContractPenalty	Yes	Yes	Yes	Yes
FTOS_CB_ContractReevaluation	Yes	Yes	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractRepaymentSchedule	Yes	Yes	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDetail	Yes	Yes	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisb	Yes	Yes	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisbDetail	Yes	Yes	Yes	Yes
FTOS_CB_ContractRepaymentScheduleVersion	Yes	Yes	Yes	Yes
FTOS_CB_CovenantResolution	Yes	Yes	Yes	Yes
FTOS_CB_CreditFacility	Yes	Yes	No	No
FTOS_CB_CreditFacilityAccrual	Yes	Yes	No	No
FTOS_CB_CreditFacilityDetail	Yes	Yes	Yes	Yes
FTOS_CB_CreditFacilityFee	Yes	Yes	No	No
FTOS_CB_CreditFacilityFeeValue	Yes	Yes	No	No
FTOS_CB_CreditFacilityParticipant	Yes	Yes	No	No
FTOS_CB_CreditFacilityPlan	Yes	Yes	No	No
FTOS_CB_CreditFacilityProduct	Yes	Yes	No	No
FTOS_CB_CustomerLimit	Yes	Yes	Yes	Yes
FTOS_CB_CustomerLimitType	Yes	Yes	Yes	Yes
FTOS_CB_DailyContractInterest	Yes	Yes	Yes	Yes
FTOS_CB_DepositValueCalculation	Yes	Yes	Yes	Yes
FTOS_CB_OperationItem	Yes	Yes	No	No
FTOS_CB_PaymentAllocation	Yes	Yes	Yes	Yes
FTOS_CB_PaymentNotification	Yes	Yes	Yes	Yes
FTOS_CB_PeriodicityType	Yes	Yes	Yes	Yes
FTOS_CB_RepaymentNotification	Yes	Yes	No	No
FTOS_CB_RepaymentNotificationDetail	Yes	Yes	No	No
FTOS_CB_TransactionOperationType	Yes	Yes	Yes	Yes
FTOS_CMB_AccountType	Yes	Yes	No	No
FTOS_CMB_Action	Yes	Yes	No	No
FTOS_CMB_Activity	Yes	Yes	No	No
FTOS_CMB_Country	Yes	Yes	No	No
FTOS_CMB_Currency	Yes	Yes	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_EntityStatusSettings	Yes	Yes	Yes	Yes
FTOS_GL_AccountingChart	Yes	Yes	Yes	Yes
FTOS_GL_AccountingEntry	Yes	Yes	Yes	Yes
FTOS_GL_AccountingJournal	Yes	Yes	Yes	Yes
FTOS_GL_AccountingScope	Yes	Yes	Yes	Yes
FTOS_GL_AccountingSystem	Yes	Yes	Yes	Yes
FTOS_GL_Journal	Yes	Yes	Yes	Yes
FTOS_GL_LegalEntity	Yes	Yes	Yes	Yes
FTOS_GL_LegalEntitySystem	Yes	Yes	Yes	Yes
FTOS_GL_OperationTransaction	Yes	Yes	Yes	Yes
FTOS_GL_OperationTransactionValue	Yes	Yes	Yes	Yes
FTOS_GL_TransactionAccountingModel	Yes	Yes	Yes	Yes
FTOS_GL_TransactionItemAccountingConfig	Yes	Yes	Yes	Yes
FTOS_GL_TransactionType	Yes	Yes	Yes	Yes
FTOS_GL_TransactionValueType	Yes	Yes	Yes	Yes
FTOS_MKT_Activity	Yes	Yes	No	No
FTOS_RequestContractEvent	Yes	Yes	No	No
FTOS_VersionSettings	Yes	Yes	Yes	Yes
optionset	Yes	Yes	No	No
optionsetitem	Yes	Yes	No	No
systemuser	Yes	Yes	Yes	Yes

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_ContractCommissionsNegotiable
FTOS_BP_GetBankingProductDefaultValues
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_AddUpdateContractPaymentHoliday
FTOS_CB_DeleteRepaymentSchedule
FTOS_CB_DisplayFinancedAmountEventForm
FTOS_CB_getBandedInterestObject
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetCommissionDetail
FTOS_CB_GetContractCollateralInfo

Endpoint
FTOS_CB_GetContractExtendedData
FTOS_CB_GetContractInfo
FTOS_CB_GetContractRepaymentSchedule
FTOS_CB_GetContractsForLimit
FTOS_CB_GetContractsWithPaymentHolidayPossibility
FTOS_CB_GetCreditFacilityLimitPercent
FTOS_CB_GetEarlyRepaymentValues
FTOS_CB_GetFixedVariableInterest
FTOS_CB_GetGLOnContract
FTOS_CB_GetInstallment_Principal_InstallmenNo_Values
FTOS_CB_GetNoOfCurrentAccountsForCurrencyId
FTOS_CB_GetProductInterestValue
FTOS_CB_GetProductMinInterestRate
FTOS_CB_GetRemainingNotifications
FTOS_CB_GetSoonToExpireCurrentAccountWithOverdrafts
FTOS_CB_GetSystemInvariantDate
FTOS_CB_GetSystemParameter
FTOS_CB_GetWorkingDate
FTOS_CB_PaymentHolidaySchedule
FTOS_CB_PaymentScheduleFields
FTOS_CB_PaymentScheduleFieldsDisb
FTOS_CB_PeriodicityType
FTOS_CB_ProcessAccrualsAndProvisions
FTOS_CB_RecalculateEarlyRepaymentSchedule
FTOS_CB_RecalculateSchedule
FTOS_CB_releaseCollaterals
FTOS_CB_SetInterestRate
FTOS_CB_UpdateTranche
FTOS_CB_ValidateOverdraftExpireFields
FTOS_CheckLicense
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartContractEvents
FTOS_GetDataSourceChartCreditFacility
FTOS_GL_GenerateAccountingEntry
FTOS_VerifyUsersCompetence

Accounting Read

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	Yes
approvalTask	Yes	No	No	No
businessunit	Yes	No	No	No
entity	Yes	No	No	No
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccountOperation	Yes	No	No	No
FTOS_CB_Contract	Yes	No	No	No
FTOS_CB_ContractAccrualAndProvision	Yes	No	No	No
FTOS_CB_ContractCovenant	Yes	No	No	No
FTOS_CB_ContractDisbursementTranche	Yes	No	No	No
FTOS_CB_ContractDocument	Yes	No	No	No
FTOS_CB_ContractEvent	Yes	No	No	No
FTOS_CB_ContractFee	Yes	No	No	No
FTOS_CB_ContractParticipant	Yes	No	No	No
FTOS_CB_ContractPenalty	Yes	No	No	No
FTOS_CB_ContractReevaluation	Yes	No	No	No
FTOS_CB_ContractRepaymentSchedule	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	No	No
FTOS_CB_CustomerLimit	Yes	No	No	No
FTOS_CB_PaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotification	Yes	No	No	No
FTOS_EntityStatusSettings	Yes	No	No	No
FTOS_GL_AccountingChart	Yes	No	No	No
FTOS_GL_AccountingEntry	Yes	No	No	No
FTOS_GL_AccountingJournal	Yes	No	No	No
FTOS_GL_AccountingScope	Yes	No	No	No
FTOS_GL_AccountingSystem	Yes	No	No	No
FTOS_GL_TransactionAccountingModel	Yes	No	No	No

Entity	Read	Delete	Insert	Update
FTOS_GL_TransactionItemAccountingConfig	Yes	No	No	No
FTOS_RequestContractEvent	Yes	No	No	No

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetGLOnContract
FTOS_CB_GetSystemInvariantDate
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartContractEvents
FTOS_VerifyUsersCompetence

The following dashboards can be viewed by a user with this security role:

Dashboards
FTOS_RequestContractEvent
FTOS_CB_CustomerLimit

Corporate Credit Officer

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	Yes
AccountRelBusiness	Yes	No	No	No
approvalTask	Yes	No	No	No
attribute	Yes	No	No	No
businessunit	Yes	No	No	No
BWstatus	Yes	No	No	No
entity	Yes	No	No	No
entitystatus	Yes	No	No	No
FTOS_ACC_Document	Yes	No	No	Yes
FTOS_ACC_GroupAccount	Yes	No	No	No
FTOS_ACC_GroupMember	Yes	No	No	No
FTOS_BP_BankingProduct	Yes	No	No	No

Entity	Read	Delete	Insert	Update
FTOS_BP_CollateralType	Yes	No	No	Yes
FTOS_BP_Commission	Yes	No	No	No
FTOS_BP_Covenant	Yes	No	No	No
FTOS_BP_Interest	Yes	No	No	No
FTOS_BP_InterestCommissionItem	Yes	No	No	No
FTOS_BP_InterestCommissionItemFilter	Yes	No	No	No
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccount	Yes	No	No	No
FTOS_CB_BankAccountOperation	Yes	No	No	No
FTOS_CB_CollateralRegister	Yes	No	Yes	Yes
FTOS_CB_CollateralRegister_BW	Yes	No	Yes	No
FTOS_CB_CollateralRegisterDocuments	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterOwner	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterParticipants	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterRank	Yes	No	Yes	Yes
FTOS_CB_Contract	Yes	No	Yes	Yes
FTOS_CB_Contract_BW	Yes	No	Yes	No
FTOS_CB_ContractAccrualAndProvision	Yes	No	Yes	Yes
FTOS_CB_ContractBorrowers	Yes	No	Yes	Yes
FTOS_CB_ContractCollateral	Yes	No	Yes	Yes
FTOS_CB_ContractCorrectionEntry	Yes	No	Yes	Yes
FTOS_CB_ContractCorrectionEntryDetail	Yes	No	Yes	Yes
FTOS_CB_ContractCovenant	Yes	Yes	Yes	Yes
FTOS_CB_ContractDisbursement	Yes	No	Yes	Yes
FTOS_CB_ContractDisbursementTranche	Yes	Yes	Yes	Yes
FTOS_CB_ContractDiscount	Yes	No	Yes	Yes
FTOS_CB_ContractDocument	Yes	Yes	Yes	Yes
FTOS_CB_ContractEvent	Yes	No	Yes	Yes
FTOS_CB_ContractEvent_BW	No	No	Yes	No
FTOS_CB_ContractFee	Yes	Yes	Yes	Yes
FTOS_CB_ContractGuarantor	Yes	No	Yes	Yes
FTOS_CB_ContractParticipant	Yes	Yes	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractPenalty	Yes	No	Yes	Yes
FTOS_CB_ContractPenaltyDetail	Yes	No	Yes	Yes
FTOS_CB_ContractReevaluation	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentSchedule	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDetail	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisb	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisbDet	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	Yes	Yes
FTOS_CB_ContractXFTOS_BP_ProductClassification	Yes	Yes	Yes	Yes
FTOS_CB_CreditFacility	Yes	No	Yes	Yes
FTOS_CB_CreditFacility_BW	Yes	No	Yes	No
FTOS_CB_CreditFacility_BWA	Yes	No	No	No
FTOS_CB_CreditFacilityAccrual	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityDetail	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityDetail_BW	Yes	No	Yes	No
FTOS_CB_CreditFacilityDetail_BWA	Yes	No	No	No
FTOS_CB_CreditFacilityFee	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityFeeValue	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityParticipant	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityPlan	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityProduct	Yes	No	Yes	Yes
FTOS_CB_CustomerLimit	Yes	No	No	No
FTOS_CB_DailyContractInterest	Yes	No	Yes	Yes
FTOS_CB_DelayCategory	Yes	No	No	No
FTOS_CB_DepositValueCalculation	Yes	No	Yes	Yes
FTOS_CB_OperationItem	Yes	No	No	No
FTOS_CB_PaymentAllocation	Yes	No	Yes	Yes
FTOS_CB_PaymentNotification	Yes	No	Yes	Yes
FTOS_CB_PeriodicityType	Yes	No	No	No
FTOS_CB_RepaymentNotification	Yes	No	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CMB_AccountType	Yes	No	No	No
FTOS_CMB_Currency	Yes	No	No	No
FTOS_EntityStatusSettings	Yes	No	No	No
FTOS_GL_AccountingEntry	Yes	No	No	No
FTOS_GL_TransactionType	Yes	No	No	No
FTOS_RequestContractEvent	Yes	No	Yes	Yes
FTOS_VersionSettings	Yes	No	No	No
systemuser	Yes	No	No	No

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_ContractCommissionIsNegotiable
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetBankingProductsForCreditFacility
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_DeleteRepaymentSchedule
FTOS_CB_DisplayFinancedAmountEventForm
FTOS_CB_getBandedInterestObject
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetCommissionDetail
FTOS_CB_GetContractCollateralInfo
FTOS_CB_GetContractExtendedData
FTOS_CB_GetContractRepaymentSchedule
FTOS_CB_GetCreditFacilityInfo
FTOS_CB_GetCreditFacilityLimitPercent
FTOS_CB_GetCreditFacilityParticipantInfo
FTOS_CB_GetEarlyRepaymentValues
FTOS_CB_GetExchangeRate
FTOS_CB_GetFixedVariableInterest
FTOS_CB_GetGLOnContract
FTOS_CB_GetInstallment_Principal_InstallmenNo_Values
FTOS_CB_GetNoOfCurrentAccountsForCurrencyId
FTOS_CB_GetPeriodicity
FTOS_CB_GetProductInterestValue
FTOS_CB_GetProductMinInterestRate
FTOS_CB_GetRecoverInterest
FTOS_CB_GetRemainingNotifications
FTOS_CB_GetSystemInvariantDate
FTOS_CB_GetSystemParameter

Endpoint
FTOS_CB_PaymentHolidaySchedule
FTOS_CB_PaymentScheduleFieldsDisb
FTOS_CB_ProcessAccrualsAndProvisions
FTOS_CB_RecalculateEarlyRepaymentSchedule
FTOS_CB_RecalculateRescheduleOverduesSchedule
FTOS_CB_RecalculateSchedule
FTOS_CB_releaseCollaterals
FTOS_CB_SelectNotificationForReschedule
FTOS_CB_UpdateTranche
FTOS_EntityVersion_Contract
FTOS_EntityVersion_CreditFacility
FTOS_GetCustomersAvailableForCreditFacility
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartCreditFacility
FTOS_VerifyUsersCompetence

Retail Credit Officer

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	No
approvalTask	Yes	No	No	No
businessunit	Yes	No	Yes	Yes
BWstatus	Yes	No	Yes	Yes
entity	Yes	No	Yes	Yes
entitystatus	Yes	No	Yes	Yes
FTOS_BP_BankingProduct	Yes	No	No	No
FTOS_BP_CollateralType	Yes	No	Yes	Yes
FTOS_BP_Commission	Yes	No	No	No
FTOS_BP_Interest	Yes	No	No	No
FTOS_BP_InterestCommissionItem	Yes	No	Yes	Yes
FTOS_BP_InterestCommissionItemFilter	Yes	No	Yes	Yes
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccount	Yes	No	Yes	Yes
FTOS_CB_BankAccountOperation	Yes	No	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CB_CollateralRegister	Yes	No	Yes	Yes
FTOS_CB_CollateralRegister_BW	No	No	Yes	Yes
FTOS_CB_CollateralRegisterDocuments	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterOwner	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterParticipants	Yes	No	Yes	Yes
FTOS_CB_CollateralRegisterRank	Yes	No	Yes	Yes
FTOS_CB_Contract	Yes	No	Yes	Yes
FTOS_CB_Contract_BW	Yes	No	Yes	Yes
FTOS_CB_ContractAccrualAndProvision	Yes	No	Yes	Yes
FTOS_CB_ContractBorrowers	Yes	No	Yes	Yes
FTOS_CB_ContractCollateral	Yes	No	Yes	Yes
FTOS_CB_ContractCorrectionEntry	Yes	No	Yes	Yes
FTOS_CB_ContractCorrectionEntry_BW	No	No	Yes	Yes
FTOS_CB_ContractCovenant	Yes	No	Yes	Yes
FTOS_CB_ContractDisbursement	Yes	No	Yes	Yes
FTOS_CB_ContractDisbursementTranche	Yes	No	Yes	Yes
FTOS_CB_ContractDiscount	Yes	No	Yes	Yes
FTOS_CB_ContractDocument	Yes	No	Yes	Yes
FTOS_CB_ContractEvent	Yes	No	Yes	Yes
FTOS_CB_ContractEvent_BW	No	No	Yes	Yes
FTOS_CB_ContractFee	Yes	No	Yes	Yes
FTOS_CB_ContractGuarantor	Yes	No	Yes	Yes
FTOS_CB_ContractParticipant	Yes	No	Yes	Yes
FTOS_CB_ContractPenalty	Yes	No	Yes	Yes
FTOS_CB_ContractReevaluation	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentSchedule	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDetail	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisb	Yes	No	Yes	Yes
FTOS_CB_ContractRepaymentScheduleDisbet	Yes	No	Yes	Yes

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	Yes	Yes
FTOS_CB_ContractXFTOS_BP_ProductClassification	Yes	No	Yes	Yes
FTOS_CB_CreditFacilityDetail	Yes	No	Yes	Yes
FTOS_CB_CustomerLimit	Yes	No	Yes	Yes
FTOS_CB_DailyContractInterest	Yes	No	Yes	Yes
FTOS_CB_DepositValueCalculation	Yes	No	Yes	Yes
FTOS_CB_PaymentAllocation	Yes	No	Yes	Yes
FTOS_CB_PaymentNotification	Yes	No	Yes	Yes
FTOS_CB_PeriodicityType	Yes	No	Yes	Yes
FTOS_CB_RepaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotificationDetail	Yes	No	No	No
FTOS_CMB_AccountType	Yes	No	No	No
FTOS_CMB_Currency	Yes	No	Yes	Yes
FTOS_EntityStatusSettings	Yes	No	Yes	Yes
FTOS_GL_AccountingEntry	Yes	No	No	No
FTOS_GL_TransactionType	Yes	No	No	No
FTOS_VersionSettings	Yes	No	Yes	Yes
systemuser	Yes	No	Yes	Yes

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_DeleteRepaymentSchedule
FTOS_CB_DisplayFinancedAmountEventForm
FTOS_CB_getBandedInterestObject
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetContractCollateralInfo
FTOS_CB_GetContractExtendedData
FTOS_CB_GetEarlyRepaymentValues
FTOS_CB_GetFixedVariableInterest
FTOS_CB_GetGLOnContract
FTOS_CB_GetInstallment_Principal_InstallmenNo_Values
FTOS_CB_GetProductInterestValue

Endpoint
FTOS_CB_GetProductMinInterestRate
FTOS_CB_GetRemainingNotifications
FTOS_CB_GetSystemInvariantDate
FTOS_CB_GetSystemParameter
FTOS_CB_PaymentHolidaySchedule
FTOS_CB_PaymentScheduleFields
FTOS_CB_PaymentScheduleFieldsDisb
FTOS_CB_ProcessAccrualsAndProvisions
FTOS_CB_RecalculateSchedule
FTOS_CB_releaseCollaterals
FTOS_GetDataSourceChartContract
FTOS_VerifyUsersCompetence

Accounting Officer

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	No
approvalTask	Yes	No	No	No
businessunit	Yes	No	No	No
entity	Yes	No	No	No
FTOS_BP_BankingProduct	Yes	No	No	No
FTOS_BP_GLAaccounts	Yes	No	Yes	Yes
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccountOperation	Yes	No	No	No
FTOS_CB_Contract	Yes	No	No	No
FTOS_CB_ContractAccrualAndProvision	Yes	No	No	No
FTOS_CB_ContractCovenant	Yes	No	No	No
FTOS_CB_ContractDisbursementTranche	Yes	No	No	No
FTOS_CB_ContractDocument	Yes	No	No	No
FTOS_CB_ContractEvent	Yes	No	No	No
FTOS_CB_ContractFee	Yes	No	No	No
FTOS_CB_ContractParticipant	Yes	No	No	No
FTOS_CB_ContractPenalty	Yes	No	No	No

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractReevaluation	Yes	No	No	No
FTOS_CB_ContractRepaymentSchedule	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	No	No
FTOS_CB_CustomerLimit	Yes	No	No	No
FTOS_CB_OperationItem	Yes	No	No	No
FTOS_CB_PaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotification	Yes	No	No	No
FTOS_CMB_Currency	Yes	No	No	No
FTOS_EntityStatusSettings	Yes	No	No	No
FTOS_GL_AccountingChart	Yes	No	Yes	Yes
FTOS_GL_AccountingEntry	Yes	No	Yes	Yes
FTOS_GL_AccountingJournal	Yes	No	Yes	Yes
FTOS_GL_AccountingScope	Yes	No	Yes	Yes
FTOS_GL_AccountingSystem	Yes	No	Yes	Yes
FTOS_GL_TransactionAccountingModel	Yes	No	Yes	Yes
FTOS_GL_TransactionItemAccountingConfig	Yes	No	Yes	Yes
FTOS_RequestContractEvent	Yes	No	No	No
optionset	Yes	No	No	No
optionsetitem	Yes	No	No	No

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetGLOnContract
FTOS_CB_GetSystemInvariantDate
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartContractEvents
FTOS_VerifyUsersCompetence

Supervisor Risk Officer

A user with this security role has the following access rights to records in the Core DPA Platform's entities within **their organization**:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	No
approvalTask	Yes	No	No	Yes
businessunit	Yes	No	No	No
entity	Yes	No	No	No
FTOS_ACC_GroupAccount	Yes	No	No	No
FTOS_BP_CollateralType	Yes	No	No	No
FTOS_BP_Commission	Yes	No	No	No
FTOS_BP_Covenant	Yes	No	No	No
FTOS_BP_Interest	Yes	No	No	No
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccount	Yes	No	No	No
FTOS_CB_BankAccountOperation	Yes	No	No	No
FTOS_CB_CollateralRegister	Yes	No	No	No
FTOS_CB_CollateralRegisterDocuments	Yes	No	No	No
FTOS_CB_CollateralRegisterOwner	Yes	No	No	No
FTOS_CB_CollateralRegisterParticipants	Yes	No	No	No
FTOS_CB_CollateralRegisterRank	Yes	No	No	No
FTOS_CB_Contract	Yes	No	No	No
FTOS_CB_ContractAccrualAndProvision	Yes	No	No	No
FTOS_CB_ContractCollateral	Yes	No	No	No
FTOS_CB_ContractCorrectionEntry	Yes	No	No	No
FTOS_CB_ContractCorrectionEntryDetail	Yes	No	No	No
FTOS_CB_ContractCovenant	Yes	No	No	No
FTOS_CB_ContractDisbursementTranche	Yes	No	No	No
FTOS_CB_ContractDocument	Yes	No	No	No
FTOS_CB_ContractEvent	Yes	No	No	No
FTOS_CB_ContractFee	Yes	No	No	No
FTOS_CB_ContractGuarantor	Yes	No	No	No
FTOS_CB_ContractParticipant	Yes	No	No	No
FTOS_CB_ContractPenalty	Yes	No	No	No
FTOS_CB_ContractPenaltyDetail	Yes	No	No	No

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractReevaluation	Yes	No	No	No
FTOS_CB_ContractRepaymentSchedule	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleDetail	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleDisb	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	No	No
FTOS_CB_CreditFacility	Yes	No	No	No
FTOS_CB_CreditFacility_BW	Yes	No	No	No
FTOS_CB_CreditFacilityAccrual	Yes	No	No	No
FTOS_CB_CreditFacilityDetail	Yes	No	No	No
FTOS_CB_CreditFacilityFee	Yes	No	No	No
FTOS_CB_CreditFacilityFeeValue	Yes	No	No	No
FTOS_CB_CreditFacilityParticipant	Yes	No	No	No
FTOS_CB_CreditFacilityPlan	Yes	No	No	No
FTOS_CB_CreditFacilityProduct	Yes	No	No	No
FTOS_CB_CustomerLimit	Yes	Yes	Yes	Yes
FTOS_CB_CustomerLimit_BW	Yes	No	Yes	Yes
FTOS_CB_CustomerLimitType	Yes	Yes	Yes	Yes
FTOS_CB_OperationItem	Yes	No	No	No
FTOS_CB_PaymentAllocation	Yes	No	No	No
FTOS_CB_PaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotificationDetail	Yes	No	No	No
FTOS_CMB_Currency	Yes	No	No	No
FTOS_EntityStatusSettings	Yes	No	No	No
FTOS_GL_AccountingEntry	Yes	No	No	No
FTOS_GL_TransactionType	Yes	No	No	No
FTOS_RequestContractEvent	Yes	No	No	No
userCompetence	Yes	No	No	No

A user with this security role can access the following endpoints:

Endpoint
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList

Endpoint
FTOS_CB_DisplayFinancedAmountEventForm
FTOS_CB_getBandedInterestObject
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetContractEventFee
FTOS_CB_GetContractInfo
FTOS_CB_GetContractRepaymentSchedule
FTOS_CB_GetContractsForLimit
FTOS_CB_GetCreditFacilityInfo
FTOS_CB_GetCreditFacilityLimitPercent
FTOS_CB_GetEarlyRepaymentValues
FTOS_CB_GetGLOnContract
FTOS_CB_GetInstallment_Principal_InstallmenNo_Values
FTOS_CB_GetNoOfCurrentAccountsForCurrencyId
FTOS_CB_GetProductInterestValue
FTOS_CB_GetProductMinInterestRate
FTOS_CB_GetSystemInvariantDate
FTOS_CB_GetSystemParameter
FTOS_CB_PaymentHolidaySchedule
FTOS_CB_PaymentScheduleFields
FTOS_CB_PaymentScheduleFieldsDisb
FTOS_CB_ScheduleVersionFields
FTOS_Entity Version
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartContractEvents
FTOS_GetDataSourceChartCreditFacility
FTOS_VerifyUsersCompetence

Risk Officer

A user with this security role has the following access rights to records in Core DPA Platform's entities:

Entity	Read	Delete	Insert	Update
Account	Yes	No	No	No
AccountRelBusiness	Yes	No	No	No
AccountRelContact	Yes	No	No	No
AccountRelOwnership	Yes	No	No	No
Address	Yes	No	No	No
approvalTask	Yes	No	No	No

Entity	Read	Delete	Insert	Update
businessunit	Yes	No	No	No
entity	Yes	No	No	No
FTOS_ACC_AccountCountry	Yes	No	No	No
FTOS_ACC_AccountSanctionList	Yes	No	No	No
FTOS_ACC_Division	Yes	No	No	No
FTOS_ACC_Document	Yes	No	No	No
FTOS_ACC_GroupAccount	Yes	No	No	No
FTOS_ACC_GroupMember	Yes	No	No	No
FTOS_ACC_UnitType	Yes	No	No	No
FTOS_BP_CollateralType	Yes	No	No	No
FTOS_BP_Commission	Yes	No	No	No
FTOS_BP_Covenant	Yes	No	No	No
FTOS_BP_Interest	Yes	No	No	No
FTOS_BP_PaymentScheduleType	Yes	No	No	No
FTOS_BP_ProductClassification	Yes	No	No	No
FTOS_CB_BankAccount	Yes	No	No	No
FTOS_CB_BankAccountOperation	Yes	No	No	No
FTOS_CB_CollateralRegister	Yes	No	No	No
FTOS_CB_CollateralRegisterDocuments	Yes	No	No	No
FTOS_CB_CollateralRegisterOwner	Yes	No	No	No
FTOS_CB_CollateralRegisterParticipants	Yes	No	No	No
FTOS_CB_CollateralRegisterRank	Yes	No	No	No
FTOS_CB_Contract	Yes	No	Yes	No
FTOS_CB_ContractAccrualAndProvision	Yes	No	No	No
FTOS_CB_ContractCollateral	Yes	No	No	No
FTOS_CB_ContractCorrectionEntry	Yes	No	No	No
FTOS_CB_ContractCorrectionEntryDetail	Yes	No	No	No
FTOS_CB_ContractCovenant	Yes	No	No	No
FTOS_CB_ContractDisbursementTranche	Yes	No	No	No
FTOS_CB_ContractDocument	Yes	No	No	No
FTOS_CB_ContractEvent	Yes	No	No	No
FTOS_CB_ContractFee	Yes	No	No	No
FTOS_CB_ContractGuarantor	Yes	No	No	No
FTOS_CB_ContractParticipant	Yes	No	No	No

Entity	Read	Delete	Insert	Update
FTOS_CB_ContractPenalty	Yes	No	No	No
FTOS_CB_ContractReevaluation	Yes	No	No	No
FTOS_CB_ContractRepaymentSchedule	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleDetail	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleDisb	Yes	No	No	No
FTOS_CB_ContractRepaymentScheduleVersion	Yes	No	No	No
FTOS_CB_CreditFacility	Yes	No	No	No
FTOS_CB_CreditFacility_BW	Yes	No	No	No
FTOS_CB_CreditFacilityAccrual	Yes	No	No	No
FTOS_CB_CreditFacilityDetail	Yes	No	No	No
FTOS_CB_CreditFacilityFee	Yes	No	No	No
FTOS_CB_CreditFacilityFeeValue	Yes	No	No	No
FTOS_CB_CreditFacilityParticipant	Yes	No	No	No
FTOS_CB_CreditFacilityPlan	Yes	No	No	No
FTOS_CB_CreditFacilityProduct	Yes	No	No	No
FTOS_CB_CustomerLimit	Yes	Yes	Yes	Yes
FTOS_CB_CustomerLimit_BW	Yes	No	Yes	No
FTOS_CB_CustomerLimitType	Yes	Yes	Yes	Yes
FTOS_CB_OperationItem	Yes	No	No	No
FTOS_CB_PaymentAllocation	Yes	No	No	No
FTOS_CB_PaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotification	Yes	No	No	No
FTOS_CB_RepaymentNotificationDetail	Yes	No	No	No
FTOS_CMB_Action	Yes	No	No	No
FTOS_CMB_Activity	Yes	No	No	No
FTOS_CMB_Currency	Yes	No	No	No
FTOS_EntityStatusSettings	Yes	No	No	No
FTOS_GL_AccountingEntry	Yes	No	No	No
FTOS_GL_TransactionType	Yes	No	No	No
FTOS_MKT_Activity	Yes	No	No	No
FTOS_RequestContractEvent	Yes	No	No	No

A user with this security role can access the following endpoints:

Endpoints
FTOS_BP_GetBankingProductInfo
FTOS_BP_GetProductInterestCommissionList
FTOS_CB_DisplayFinancedAmountEventForm
FTOS_CB_getBandedInterestObject
FTOS_CB_GetBlockAmountOnContract
FTOS_CB_GetContractEventFee
FTOS_CB_GetContractInfo
FTOS_CB_GetContractRepaymentSchedule
FTOS_CB_GetContractsForLimit
FTOS_CB_GetCreditFacilityInfo
FTOS_CB_GetCreditFacilityLimitPercent
FTOS_CB_GetEarlyRepaymentValues
FTOS_CB_GetGLOnContract
FTOS_CB_GetInstallment_Principal_InstallmenNo_Values
FTOS_CB_GetNoOfCurrentAccountsForCurrencyId
FTOS_CB_GetProductInterestValue
FTOS_CB_GetProductMinInterestRate
FTOS_CB_GetSystemInvariantDate
FTOS_CB_GetSystemParameter
FTOS_CB_PaymentHolidaySchedule
FTOS_CB_PaymentScheduleFields
FTOS_CB_PaymentScheduleFieldsDisb
FTOS_CB_ScheduleVersionFields
FTOS_EntityVersion_CustomerLimit
FTOS_GetDataSourceChartContract
FTOS_GetDataSourceChartContractEvents
FTOS_GetDataSourceChartCreditFacility
FTOS_VerifyUsersCompetence

Core Banking Dashboards

Core Banking facilitates user interaction with a series of in-built dashboards. According to their specific destination, they aid the bank employees in their daily tasks, displaying important, up-to-date information on the statuses of different contracts, events, limits, needed approval tasks, generating reports or offering easy navigation through a button to record creation pages.

These dashboards can be accessed from the FintechOS Portal's **Home** page in accordance with each user's specific access rights.

The following dashboards come along with your Core Banking package:

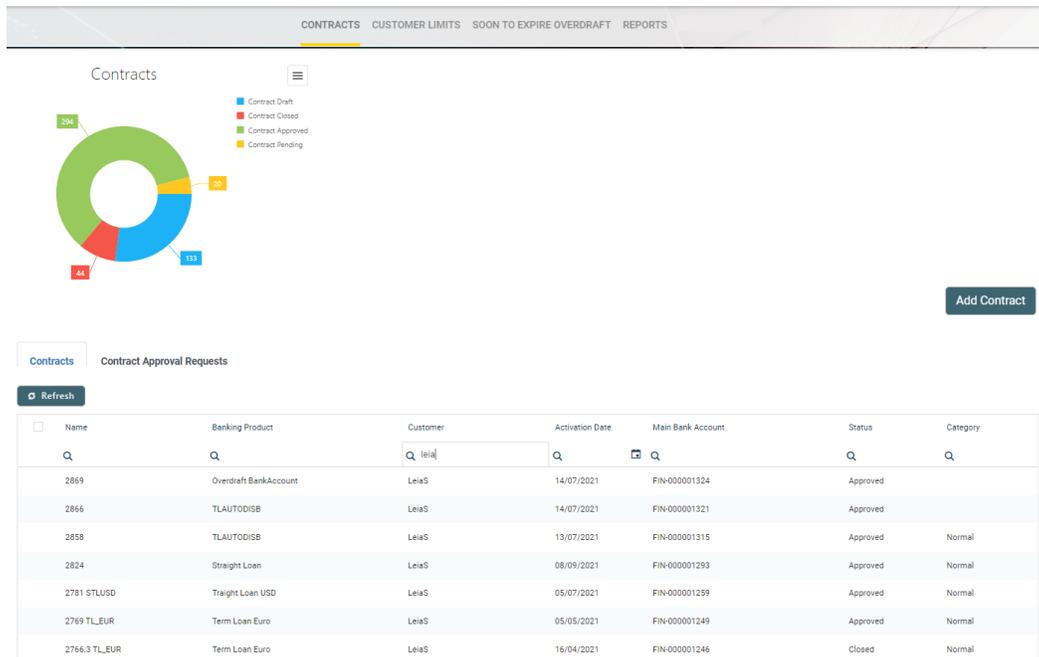
- **Contract** - displays a list of the contract along with a pie-chart specifying the number of contracts in each business status, a list of contract approval requests and a button to access [the Add Contract page](#).
- **Customer Limits** - displays a list of the existing customer limit records, a list of the customer limit approval requests and a button for [adding new customer limits](#).
- **Soon to Expire Overdrafts** - displays a list of contracts based on current account with overdraft banking products whose overdraft functionality is about to expire.
- **Credit Facility** - displays a list of the credit facility records along with a pie-chart specifying the number of credit facilities in each business status, separate lists of credit facility approval requests, utilizations and utilizations approval requests, and a button to access [the Create Credit Facility page](#).
- **Reports** - contains links to a series of reports such as repayment notifications past due, collaterals in default, limits, future installments or past due installments.
- **Records To Be Purged** - displays the list of records in Draft status that are scheduled to be deleted at the current day's end, grouped on tabs specific for each transaction type: disbursement, early repayments, top ups, early termination for deposits, loan contracts, payment holidays, reschedule overdue, withdraws and transfers.

Contract

The **Contract** dashboard displays a list of the contracts created in the system and a list of contract approval requests. The lists can be filtered on every column. Access records from the lists by double-clicking them.

The **Add Contract** button facilitates your access to [the Create Contract page](#), where you can create new contracts.

The dashboard also shows a visual of the contracts within the system, displaying a pie-chart that specifies the number of contracts in each status: Contract Draft, Contract Closed, Contract Approved and Contract Pending.



This dashboard can be accessed by users with the following [predefined security roles](#), but note that some actions may be limited according to the role setup:

- Loan Admin Officer
- Supervisor Corporate Officer
- Supervisor Retail Loans Officer
- Corporate Credit Officer

- Retail Credit Officer
- Supervisor Risk Officer
- Risk Officer.

Customer Limits

The **Customer Limits** dashboard displays a list of the customer limit records created in the system and a list of customer limit approval requests. The lists can be filtered on every column. Access records from the lists by double-clicking them.

The **Add New Customer Limit** button helps you [add new customer limits](#).

Customer	Limit Type	Business Status	Limit Amount	Available Limit A.	Currency	Expire Date	IsSecured	Product	Product Type	Review Date
	Product Exposure	Approved	5,000.00	5,000.00	USD	05/08/2020	<input type="checkbox"/>	Term Deposit USD		05/08/2020
	Product Exposure	Approved	5,000.00	5,000.00	USD	03/11/2020	<input type="checkbox"/>	Onboarding Loan		03/11/2020
	Product Exposure	Approved	5,000.00	5,000.00	USD	05/08/2020	<input type="checkbox"/>	Corporate Term ...		05/08/2020
LeiaS	Exchange Expos...	Approved	10,000.00	10,000.00	EUR	05/07/2022	<input type="checkbox"/>			24/12/2021
	Product Type Ex...	Approved	10,000.00	10,000.00	USD	03/08/2020	<input checked="" type="checkbox"/>		Term Loan	03/08/2020

This dashboard can be accessed by users with the following [predefined security roles](#), but note that some actions may be limited according to the role setup:

- Loan Admin Officer
- Supervisor Corporate Officer
- Corporate Credit Officer

- Supervisor Risk Officer
- Risk Officer.

Soon to Expire Overdrafts

The **Soon to Expire Overdrafts** dashboard displays a list of the contracts created in the system based on current account with overdraft banking products whose overdraft functionality is about to expire. The Core Banking system parameter `CurrentAccount_WithOverdraft_DaysBeforeExpire` determines the number of days before overdraft expiration when the contract can be displayed in this dashboard.

The lists can be filtered on every column. Access records from the lists by double-clicking them.

Name	Banking Product	Customer	Activation Date	Expire date for Overdraft
2811 AG_OVD	Overdraft BankAccount	Oana Customer2	09/07/2021	20/07/2021
2851	Overdraft BankAccount	Oana Customer2	12/07/2021	20/07/2021

This dashboard can be accessed by users with the following [predefined security roles](#), but note that some actions may be limited according to the role setup:

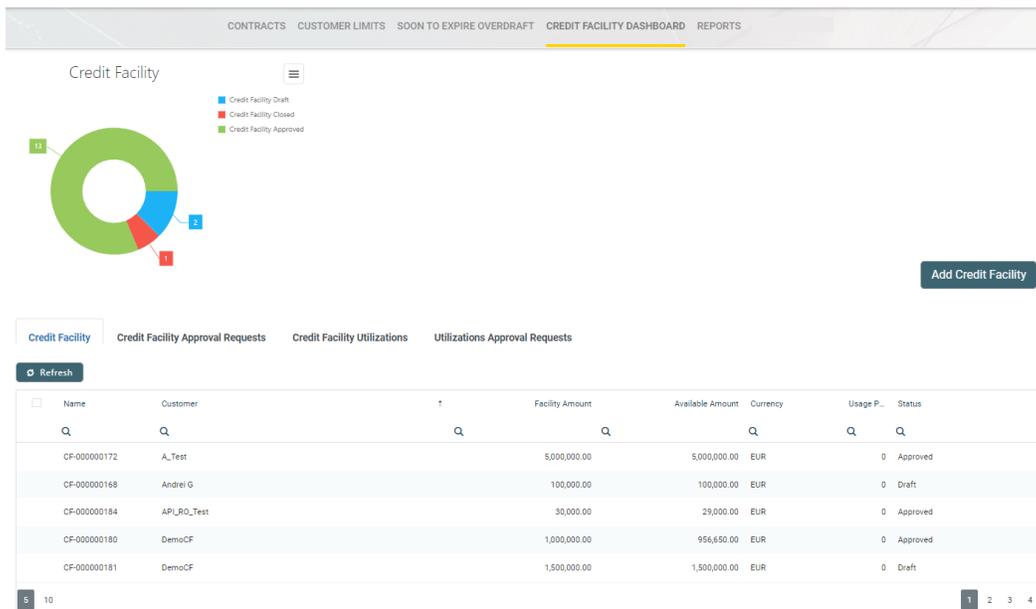
- Loan Admin Officer
- Supervisor Corporate Officer
- Supervisor Retail Loans Officer
- Corporate Credit Officer
- Retail Credit Officer
- Supervisor Risk Officer
- Risk Officer.

Credit Facility

The **Credit Facility** dashboard displays a list of the credit facility records created in the system. It also displays separate lists of credit facility approval requests, utilizations and utilizations approval requests. The lists can be filtered on every column. Access records from the lists by double-clicking them.

The **Add Credit Facility** button facilitates your access to [the Create Credit Facility page](#), where you can create new credit facilities.

The dashboard also shows a visual of the credit facilities within the system, displaying a pie-chart that specifies the number of records in each status: Credit Facility Draft, Credit Facility Closed, and Credit Facility Approved.



This dashboard can be accessed by users with the following [predefined security roles](#), but note that some actions may be limited according to the role setup:

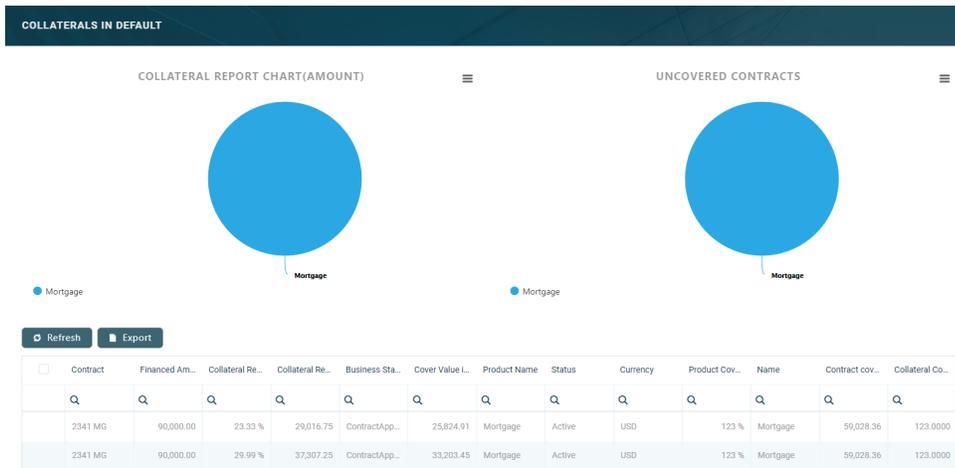
- Loan Admin Officer
- Supervisor Corporate Officer
- Corporate Credit Officer

- Supervisor Risk Officer
- Risk Officer.

Reports

The **Reports** dashboard contains links to a series of reports:

- **Report Days Past Due** - Click this link to display the report of repayment notifications past due date.
- **Collaterals in Default** - Click this link to display the report of collateral records in default.



- **Limits Report** - Click this link to display the report of limits records in Core Banking. The report displays different sections for expired limits, limits with available amount lower than 0, limits about to expire and limits to be reviewed, the latest two with the option to select the desired interval of dates.

Expired Limit

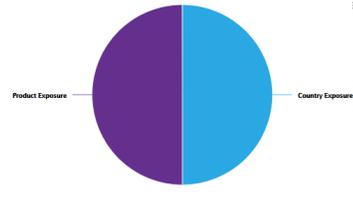
Refresh Export

Customer	Limit Type	Currency	Limit Amount	Expire Date	Available Limit Amou...	Review Date	Details	Status
No data								

Limits that will expire

Start Date: 7/12/2021

End Date: 7/18/2021



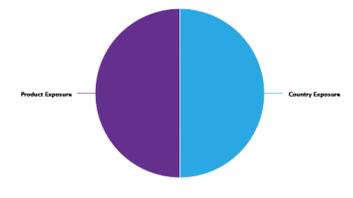
Refresh Export

Group	Customer	Currency	Limit Type	Limit Amount	Expire Date	Review Date	Status	Details	Available Limit ...
	Mimi SRL	EUR	Country Exposure	1,000,000.00	15/07/2021	15/07/2021	Approved	Belgium	1,000,000.00
	Geo	EUR	Product Exposure	1,000,001.00	13/07/2021	13/07/2021	Closed	Term Loan Euro	1,000,001.00

Limits to be reviewed

Start Date: 7/12/2021

End Date: 7/18/2021



Refresh Export

Group	Customer	Limit Type	Currency	Limit Amount	Review Date	Expire Date	Details	Available Limit ...	Status
	Liviu Hagi	Product Exposure	EUR	10,000.00	15/07/2021	07/01/2022	FiscoLine ELRO	10,000.00	Closed
	Liviu Hagi	Product Exposure	EUR	10,000.00	13/07/2021	07/01/2022	FiscoLine ELRO	10,000.00	VersionClosed
	Geo Group 1	Product Type Exposure	USD	100,000.00	13/07/2021	08/07/2025	Term Loan Unaccrued	100,000.00	Approved
	Mimi SRL	Country Exposure	EUR	1,000,000.00	15/07/2021	15/07/2021	Belgium	1,000,000.00	Approved
	Geo	Product Exposure	EUR	1,000,001.00	13/07/2021	13/07/2021	Term Loan Euro	1,000,001.00	Closed

Limit Available Amount Lower then 0

Refresh Export

Group	Customer	Limit Type	Details	Currency	Limit Amount	Available Limit A...	Expire Date	Review Date	Business Status

- Future Installments** - Click this link to display the list of installments that are due in the following X number of days from the current date. X represents a default value taken from the `DaysFutureInstallmentsReport` Core Banking system parameter. You can generate the report for a different number of days simply by changing the value of the **Future days** field within the **Future Installments Report** page. The report displays the following information about the future installments: customer name, contract

number, currency, due date, installment value, installment number, maturity date, interest, principal, outstanding value, total penalty value and total penalty unpaid.

FUTURE INSTALLMENTS REPORT

Future days:

[Refresh](#) [Export](#)

Customer Name	Contract...	Currency	Due Date	Installment Value	Installm...	Maturity Date	Interest	Principal	Outstanding Value	Total Penalty Value	Total Penalty Unpaid
BU2	2548	Euro	05/11/2021	41.10	2.00	05/11/2021	1.43	39.67	436.33	0.11	0.00
BU2	2502	Euro	05/11/2021	131.87	2.00	05/11/2021	5.45	116.42	1,307.68	1.01	0.00
BU2	2513	Euro	05/11/2021	213.09	2.00	05/11/2021	9.08	194.01	2,179.17	1.81	0.00
Tesifj	2284	Euro	05/11/2021	1,531.53	2.00	05/11/2021	31.31	1,490.22	7,513.47	45.93	0.00
BU6	2671	Euro	05/11/2021	133.43	2.00	05/11/2021	4.43	129.00	1,347.00	1.68	0.00

1 2 3 4 5 ...

- Past Due Installments** - Click this link to display the list of installments that were due but not have been fully paid, no matter their origin - normal installments, penalties, transaction fees etc, - in the last Y number of days from the current date. Y represents a default value taken from the DaysPastDueInstallmentsReport [Core Banking system parameter](#). You can generate the report for a different number of days simply by changing the value of the **Past due days** field within the **Past Due Installments Report** page. The report displays the following information about the past due installments: customer name, contract number, currency, installment total value, due date, unpaid amount, maturity date, interest, principal, outstanding value, total penalty value and total penalty unpaid.

PAST DUE INSTALLMENTS REPORT

Past due days:

[Refresh](#) [Export](#)

Customer Name	Contract Number	Currency	Installment Value	Due Date	Unpaid Amount	Maturity Date	Interest	Principal	Outstanding Value	Total Penalty Val...	Total Penalty Un...
BU2	2545	Euro	200.00	13/09/2021	59.08	13/09/2021	0.00	200.00	1,677.00	0.38	0.00
BU4	2552	Euro	201.00	13/09/2021	260.04	13/09/2021	0.00	201.00	1,677.00	7.83	7.67
BU4	2558	Euro	201.00	13/09/2021	260.04	13/09/2021	0.00	201.00	1,677.00	7.83	7.67
BU2	2550	Euro	201.00	13/09/2021	59.04	13/09/2021	0.00	201.00	1,677.00	0.42	0.00
BU2	2548	Euro	201.00	13/09/2021	59.04	13/09/2021	0.00	201.00	1,677.00	0.11	0.00
BU2	2546	Euro	201.00	13/09/2021	59.04	13/09/2021	0.00	201.00	1,677.00	0.38	0.00
C1269	2571	Romanian leu	700.00	13/09/2021	710.50	18/09/2021	0.00	700.00	2,800.00	74.56	74.56

The lists can be filtered on every column. Access records from the lists by double-clicking them.

The charts can be downloaded by clicking the Chart context menu in the top right corner of each chart and selecting the desired format: PNG or JPEG image, PDF document or SVG vector image.

The reports can be accessed by users with the following [predefined security roles](#), but note that some actions may be limited according to the role setup:

- Loan Admin Officer
- Supervisor Corporate Officer
- Corporate Credit Officer
- Supervisor Risk Officer
- Risk Officer.

The **Future Installments** and the **Past Due Installments** reports can also be accessed by users with Supervisor Retail Officer and Retail Credit Officer roles.

Records To Be Purged

The **Records To Be Purged** dashboard displays the records in Draft status that are due be purged on the current day and have their [transaction type's To Be Purged field](#) marked as True.

NOTE

In order to be purged on the current day, the record's **Created On** date + the value of the **Purge Number of Days** parameter at transaction type level must be equal with the current date. If the **Purge Number of Days** parameter at transaction type is null, then the value of the [DaysBeforePurge](#) system parameter is considered instead.

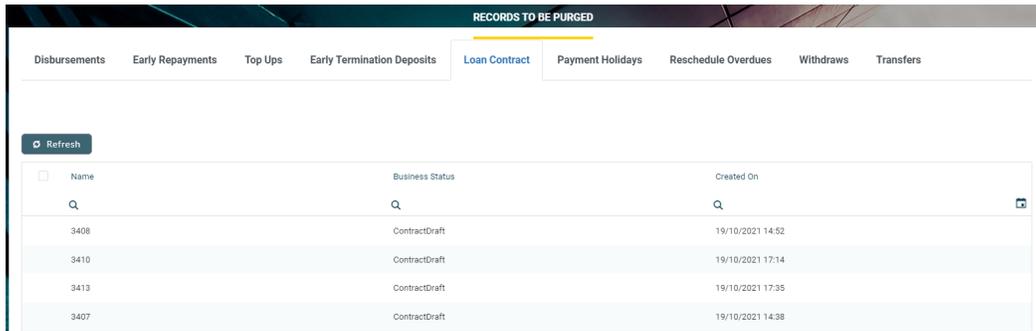
The job performing the deletion is `Delete Purged Entries` and it should be scheduled at the bank's level. The lists can be filtered on every column. You can select to display only the records created on a specific day from the calendar button next to the **Created On** column.

The following tabs are available to display the records to be purged, based on their [transaction type](#):

- Disbursements - displays all the disbursement type transactions in Draft status which are due to be purged on the current system date;
- Early Repayment - displays all the early repayments type transactions in Draft status which are due to be purged on the current system date;
- Top Ups - displays all the top up account type transactions in Draft status which are due to be purged on the current system date;
- Early Termination Deposit - displays all the early termination deposits type transactions in Draft status which are due to be purged on the current system date;
- Loan Contract - displays all the contracts in Draft status created based on Term Loan banking products which are due to be purged on the current system date;
- Payment Holidays - displays all the payment holidays type transactions in Draft status which are due to be purged on the current system date;
- Reschedule Overdues - displays all the reschedule overdues type transactions in Draft status which are due to be purged on the current system date;
- Withdraws - displays all the withdraw type transactions in Draft status which are due to be purged on the current system date;
- Transfers - displays all the transfer type transactions in Draft status which are due to be purged on the current system date.

For each record, the following information is displayed: name, business status, creation date and transaction type.

The example below shows the **Loan Contract** tab, which displays all the contracts in Draft status created based on Term Loan banking products and which are due to be purged on the current system date.



The screenshot shows a dashboard titled "RECORDS TO BE PURGED" with a navigation bar containing several tabs: Disbursements, Early Repayments, Top Ups, Early Termination Deposits, Loan Contract (selected), Payment Holidays, Reschedule Overdues, Withdraws, and Transfers. Below the navigation bar is a "Refresh" button. The main content area displays a table with the following data:

<input type="checkbox"/>	Name	Business Status	Created On
<input type="checkbox"/>	3408	ContractDraft	19/10/2021 14:52
<input type="checkbox"/>	3410	ContractDraft	19/10/2021 17:14
<input type="checkbox"/>	3413	ContractDraft	19/10/2021 17:35
<input type="checkbox"/>	3407	ContractDraft	19/10/2021 14:38

This dashboard can be accessed by users with the **Loan Admin Officer** predefined security role.

Banks

A bank is a financial institution licensed to receive deposits and make loans. Core Banking needs to have some basic information about your main bank and your bank branches network, as well as about other banks with whom you are in a business relationship. Such information includes name, bank identification, branches, and bank accounts.

Core Banking enables you to manage the bank records in the FintechOS Portal's dedicated menu, **Banks**.

To manage bank records:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Bank** menu item to open the **Banks List** page.

BANKS LIST	
<input type="checkbox"/>	Name
	q
	BSD Thailand
	FintechOS Bank
	Kasikorn Bank
	KASIKORN BANK VIETNAM

On the **Banks List** page, you can:

- Create a new bank record by clicking the **Insert** button at the top right corner.
- Edit an existing bank record from the list by double-clicking it. After opening the **Edit Bank** page, you can also [create bank accounts](#) for a customer.
- Delete a record by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed records list.

Creating Bank Records

Follow these steps to create new bank records:

1. In the FintechOS Portal, click the **Insert** button on the top right side of the **Banks List** page. The **Add Bank** page is displayed.

ADD BANK

BANK

Name

Swift/BIC

Main Bank

Branch Code

Parent Bank ↓ ✎

BANK ACCOUNTS

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	Yes	Text	Enter the name of the bank.
Swift/BIC	No	Text	<p>Enter the SWIFT / BIC codes of the bank (maximum length 11 characters).</p> <ul style="list-style-type: none"> • First 4 characters - Represent the bank code (alphabetic) • Next 2 characters - ISO 3166-1 alpha-2 country code (alphabetic) • Next 2 characters - location code (alphanumeric) (passive participants have 1 in the second character) • Last 3 characters - Determine the branch code, optional (XXX for main branch/ office) (alphanumeric)
Main Bank	Yes	Bool	If the checkbox is selected, then this record is marked as the main bank, the one where all accounts are created when a new contract is approved.
Branch Code	No		Enter the code of the branch (maximum length 4 characters).

Field	Mandatory	Data Type	Details
Parent Bank	No	Bool	Select the parent bank of the new record, if the newly entered bank is a branch.

- Click the **Save and Reload** button at the top right corner of the page. The bank record is saved and the **Bank Accounts** section is displayed.

The **Bank Accounts** section lists all the accounts opened for that bank record in your system. If the bank is marked as **Main Bank**, then all the accounts created for customers when approving a new contract are listed in this section. Each account shows the following information:

Column	Description
Alias	The alias of the account.
Bank Account Number	The bank account number.
Account Status	The status of the account.

Creating External Bank Accounts

Core Banking enables you to create bank accounts opened at banks other than your main bank. These accounts are known as **external** accounts, being marked with attribute `isExtern = True`, and they are created within your system, without interfering with the other bank's accounts.

Follow these steps to create new external bank accounts:

- On the **Banks List** page, double-click the desired bank record. The **Edit Bank** page is displayed.
- Make sure the bank is not marked as **Main Bank**.
- Under the **Bank Account** section, click the **Insert** button to open the **Add Bank Account** page.
- Fill in the following fields:

Field	Mandatory	Data Type	Details
Bank	Yes	Lookup	This field is automatically completed with the bank where you are opening the external bank account.
Customer	Yes	Lookup	Select the customer for whom you are opening the account.
Currency	Yes	Lookup	Select the currency of the account.
Account Type	Yes	Option Set	Select the type of the account. Possible values are current, savings, fixed deposit, term deposit and loan term account.
Bank Account Number	No	Text	Enter the bank account number.
Overdraft Limit Amount	No	Numeric	Enter an overdraft limit amount, if applicable.

ADD BANK ACCOUNT

Bank

Customer

Currency

Account Type

Bank Account Number

Overdraft Limit Amount

- Click the **Save and Close** button at the top right corner of the page. The external bank account record is saved in the **Opened** status and is ready to be used for referencing in bank documents.

Reconciliation Accounts

Reconciliation is an accounting process that compares two sets of records to check that figures are correct and in agreement. Reconciliation also confirms that accounts in the general ledger are consistent, accurate, and complete. Core Banking uses reconciliation accounts in its accounting processes and in the product definition itself to be used as tools for monitoring the activity for a specific product or groups of products. These accounts are also known as self-bank accounts. When creating a banking product, you must choose such a self bank account for transactions within the **Associated Transactions** tab of the banking product. These accounts are later used by the contracts based on those banking products when performing debit or credit transactions.

Core Banking enables you to manage the reconciliation accounts used within your bank in the FintechOS Portal's dedicated menu, **Reconciliation Accounts**.

To manage reconciliation accounts:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Reconciliation Accounts** menu item to open the **Reconciliation Accounts** page.

RECONCILIATION ACCOUNTS		
<input type="checkbox"/> Bank Account Number	Currency	Business Status
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>
Reconciliation EUR	EUR	Opened
Reconciliation RON	RON	Opened
Reconciliation USD	USD	Opened
Reconciliation VND	VND	Opened

On the **Reconciliation Accounts** page, you can:

- Create a new reconciliation account by clicking the **Insert** button at the top right corner.
- Edit an account from the list by double-clicking it.
- Delete an account by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed records list.
- View the debit and credit operations performed through each reconciliation account by double-clicking the desired account and observing the **Debit Operations** and **Credit Operations** sections.

BANK ACCOUNT

Bank

Internal Bank Account

Currency

Bank Account Number

Initial Balance

DEBIT OPERATIONS

Export
Refresh

<input type="checkbox"/>	Value date	Operation date	Currency	Amount	Detail text
<input type="checkbox"/>	20/07/2021 13:43	20/07/2021 13:43	EUR	1,682,945.20	top up credit account
<input type="checkbox"/>	20/07/2021 13:42	20/07/2021 13:42	EUR	50.00	top up credit account
<input type="checkbox"/>	20/07/2021 09:33	20/07/2021 09:33	EUR	1,683,945.20	top up credit account
<input type="checkbox"/>	20/07/2021 09:13	20/07/2021 09:13	EUR	777.00	top up credit account
<input type="checkbox"/>	19/07/2021 19:33	19/07/2021 19:33	EUR	1,500.00	top up credit account
<input type="checkbox"/>	19/07/2021 14:29	19/07/2021 14:29	EUR	9,500.00	top up credit account
<input type="checkbox"/>	19/07/2021 12:05	19/07/2021 12:05	EUR	1,000.00	top up credit account

CREDIT OPERATIONS

Export
Refresh

<input type="checkbox"/>	Value date	Operation date	Currency	Amount	Detail text
<input type="checkbox"/>	22/07/2021 01:27	22/07/2021 01:27	EUR	50.00	2968
<input type="checkbox"/>	22/07/2021 01:23	22/07/2021 01:23	EUR	50.00	2967
<input type="checkbox"/>	21/07/2021 22:00	21/07/2021 22:00	EUR	0.50	2935 penalty, due:2021-07-21
<input type="checkbox"/>	21/07/2021 22:00	21/07/2021 22:00	EUR	0.66	2936 penalty, due:2021-07-21
<input type="checkbox"/>	21/07/2021 12:45	21/07/2021 12:45	EUR	50.00	2984
<input type="checkbox"/>	21/07/2021 12:43	21/07/2021 12:43	EUR	5,000.00	Withdraw - debit current account
<input type="checkbox"/>	21/07/2021 12:41	21/07/2021 12:41	EUR	50.00	2983
<input type="checkbox"/>	21/07/2021 12:30	21/07/2021 12:30	EUR	50.00	2982
<input type="checkbox"/>	21/07/2021 12:27	21/07/2021 12:27	EUR	50.00	2981
<input type="checkbox"/>	21/07/2021 12:11	21/07/2021 12:11	EUR	50.00	2979 fee, due:2021-07-21

5 10 20
1 2 3 4

Creating Reconciliation Accounts

Follow these steps to create reconciliation accounts:

1. In the FintechOS Portal, click the **Insert** button on the top right side of the **Reconciliation Accounts** page. The **Add Bank Account** page is displayed.

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Bank	Yes	Lookup	Core Banking automatically completes this field with the bank marked as Main Bank in the system.
Internal Bank Account	Yes	Bool	This checkbox specifies that the account is an internal bank account, used for reconciliation. Automatically checked by the system as True. Not editable.
Currency	Yes	Lookup	Select from the list the currency of the reconciliation account.
Bank Account Number	Yes	Text	Enter the bank account number for the reconciliation account.

Field	Mandatory	Data Type	Details
Initial Balance	Yes	Numeric	This field represents the reconciliation account's initial amount. It is automatically completed with the value of 999,999,999.00. You can edit the value. The initial balance is needed especially for those accounts that are used for debit purposes, representing the source for some transactions.

3. Click the **Save and Reload** button at the top right corner of the page. The reconciliation account is saved and its status becomes **Opened**, ready to be used.

The **Debit Operations** and **Credit Operations** sections are now displayed, still empty. New lines show up in these two sections when transactions are performed for contracts based on banking products that use this reconciliation account. The following information is displayed about each transaction:

Field	Details
Value Date	The date when the transaction was requested in the system.
Operation Date	The date when the transaction was operated by the system.
Currency	The currency of the transaction.
Amount	The amount of the transaction.
Detail Text	The text representing information about the transaction, such as event type, repayment notification number, due date and so on.

Reconciliation Accounts Usage in Core Banking

Let's consider the product definition of the Current Account EURO banking product, where the value selected for the **Self Bank Account For Transactions** field = Reconciliation EUR:



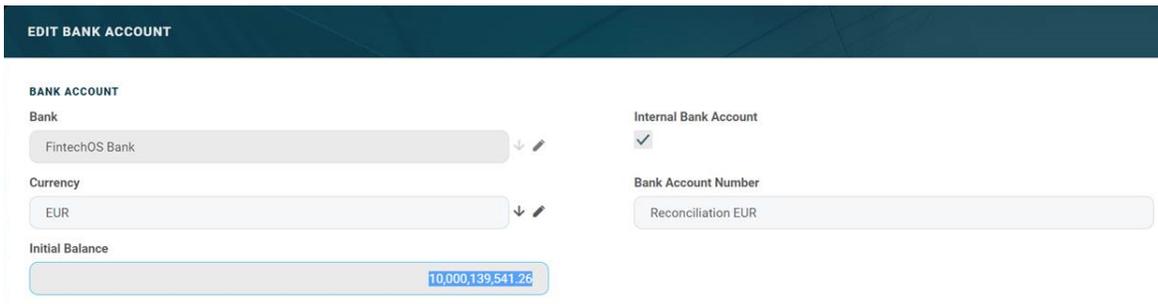
Self Bank Account Associated With The Product

Self Bank Account For Transactions

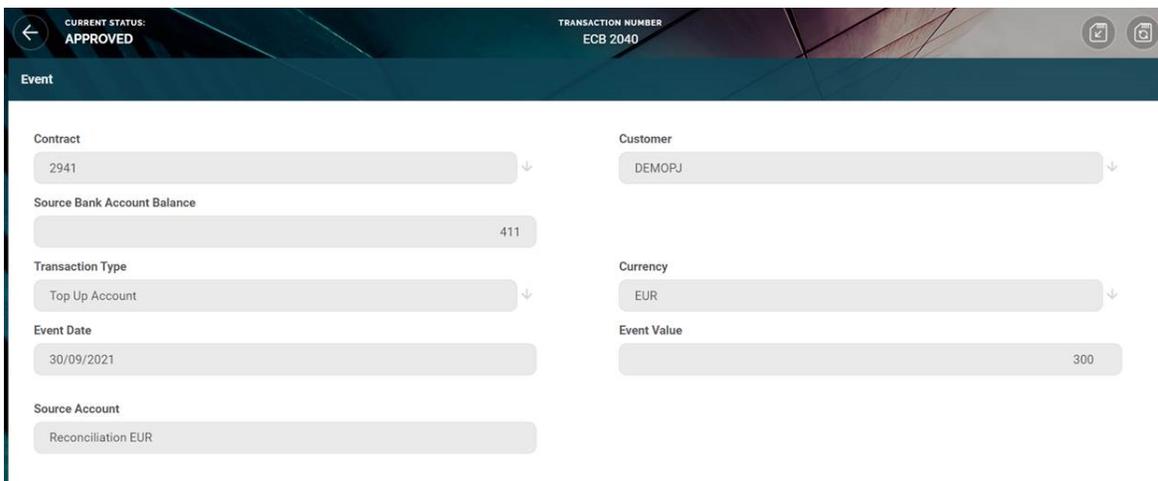
Reconciliation EUR

TRANSACTION TYPES

Checking the balance of the Reconciliation EUR account in the Reconciliation Accounts menu, we see the **Initial Balance = 10,000,139,541.26**:



Using an approved contract based on the Current Account EURO banking product, we inserted and approved a **Top Up Account** transaction type, with an **Event Value = 300**:



Checking back to the Reconciliation EUR account in the Reconciliation Accounts menu, the balance of the self bank account is updated to reflect the transaction just inserted above. The new balance value is **10,000,139,241.26**, with a difference of -300 from the previous value. Observe that the same debit transaction is listed in the **Debit Operations** section:

EDIT BANK ACCOUNT

BANK ACCOUNT

Bank

FintechOS Bank ↓ ✎

Currency

EUR ↓ ✎

Initial Balance

10,000,139,241.26

Internal Bank Account

Bank Account Number

Reconciliation EUR

DEBIT OPERATIONS

<input type="checkbox"/>	Value date	Operation date	Currency	Amount	Detail text
	Q	📅 Q	📅 Q	Q	Q
	30/09/2021 16:38	30/09/2021 16:38	EUR	300.00	top up credit account

Customers

A customer is an individual or a legal entity who has an account with a bank. Opening an account is the crucial element in establishing the bank-customer relationship.

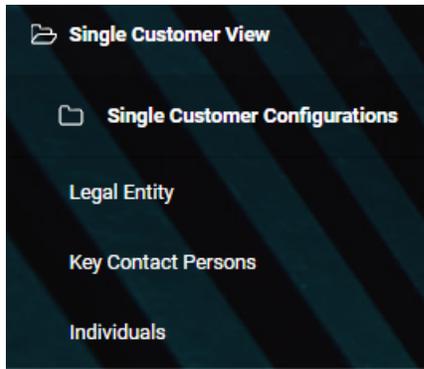
Core Banking requires banks to create a record for each of their customers. Complex customer management is performed by the [Single Customer View](#) apps. The records are stored in the [Account](#) entity. Read about the record statuses in the [Account Flow Diagram](#) topic.

Core Banking also enables you to manage customers from its dedicated **Customer Core** menu, with pages that display customer information relevant to the Core Banking business. Follow these steps to manage customers:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Customer Core** menu item to open the **Customer Core** page.

CUSTOMER CORE		Search...
<input type="checkbox"/>	Name	View
	Cust4 Customer No: 252 Account Type: Legal person Unique ID (PIN/Fiscal Registration No): 24234	View
	DemoCF Customer No: 193 Account Type: Legal person Unique ID (PIN/Fiscal Registration No): 2345678	View

Alternatively, you can [manage customers via the Single Customer View apps dedicated menus](#): **SME Clients**, **Banking Retail Clients** and **Key Contact Person**.



On the **Customer Core** page, you can:

- Create a customer by clicking the **Insert** button at the top right corner and filling in the fields in the newly displayed **Overview** page of the customer creation process.
- Edit a customer from the list by double-clicking it.
- Delete a customer by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any details of the desired customer in the **Search** box above the customer list.

Creating Customers

Follow these steps to create new operation item records:

1. In the FintechOS Portal, click the **Insert** button on the top right side of the **Customer Core** page. The **Overview** page of the customer creation process is

displayed.

1 Overview

Name	First Name	Last name
Mimi's Company		
Account Type	Unique ID (PIN/Fiscal Registration No)	
Legal person	33557799	

COMPANY REPRESENTATIVES

PRODUCTS

BANK ACCOUNTS

COLLATERALS REGISTER

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	Yes	Text	Enter the name of the customer.
First Name	No	Text	Enter the first name of the customer, if this is not a legal person.
Last Name	No	Text	Enter the last name of the customer, if this is not a legal person.
Account Type	Yes	Lookup	Select the customer type from the possible options: Legal person, Individual person or Self-employed individual.
Unique ID (PIN/Fiscal Registration No)	No	Text	Enter the customer's unique ID: <ul style="list-style-type: none"> • For an Individual person customer enter their personal identification number (PIN). • For a Legal person or a Self employed individual customer enter their fiscal registration number.

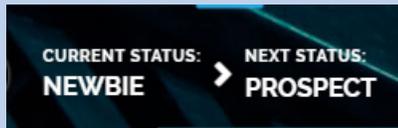
3. Click the **Save and Reload** button at the top right corner of the page. The customer is saved in **Newbie** status, with minimum information, such as an auto-generated customer number, but the page displays now a series of

sections that assist you in adding or viewing information about the customer: **Company Representatives**, **Products**, **Bank Accounts** and **Collateral Register**. A newly displayed tab, **Groups & Limits**, helps you with the configuration of group membership and limits for this customer.

4. Scroll through each of the newly displayed sections and fill in the necessary information, as described within the sections.
5. Select the **Groups & Limits** tab and fill in the necessary information, as described [here](#).

NOTE

A customer has to be in the Prospect or Customer status to be selected when creating contracts. Make sure you change the customer's status from the top right corner of the screen:



Company Representatives Section

This section lists the customer's legal representatives, such as administrators, affiliates, owners, or other key contact persons.

COMPANY REPRESENTATIVES	
+ Insert X Delete Export Refresh	
Search...	
<input type="checkbox"/> Name	View
MireiaR Name: Legal Representant Name: Legal Representant Personal Identification Number: null ID Card Series: null Mobile Phone: 4567357457	View

In this section, you can add new representatives, view the existing ones by clicking the desired record from the list, delete records from the list and export the list.

To add a new representative to the customer, follow these steps:

1. Click the **Insert** button within the **Company Representatives** section. The **Add Account Contact** page is displayed.

2. Fill in the following fields:

Field	Mandatory	Data Type	Details
Contact	Yes	Lookup	Select an existing customer from the database as your new customer's representative.
Contact Type	No	Option set	This field is automatically completed with the Legal Representative contact type and it cannot be changed.
Account Relation Type	Yes	Option set	Select the representative's type of relation with the customer from the drop-down list of possible values.

3. Click the **Save and Close** button at the top right corner of the page.

Products Section

The **Products** section lists the contracts currently used by this customer. Each record displays information about the number of the contracts, the banking product, the customer, the activation date, the main bank account associated to the contract, the status of the contracts and its category.

PRODUCTS

[Export](#) [Refresh](#)

<input type="checkbox"/>	Name	View
<input type="checkbox"/>	<p>OLD89 Banking Product: DFLOAN1 Customer: DemoCF Activation Date: null Main Bank Account: null Status: Draft Category: null</p>	View
<input type="checkbox"/>	<p>OLD883 Banking Product: CA/OD Customer: DemoCF Activation Date: 16/08/2021 Main Bank Account: FIN-000001691 Status: Approved Category: Normal</p>	View

Click the desired record from the list to open the **Contract** page with the selected contract's information.

Bank Accounts Section

This section lists the company’s bank accounts, with details such as name of the bank, Swift/BIC, account number and type, customer, and business status.

BANK ACCOUNTS

[Export](#) [Refresh](#)

<input type="checkbox"/>	Bank	Swift/BIC	Bank Account Number	Account Type	Customer	Business Status
<input type="checkbox"/>	Q	Q	Q	Q	Q	Q
<input type="checkbox"/>	FintechOS Bank	FINTECHR	119911991199	Loan Term Account	DemoCF	Opened
<input type="checkbox"/>	FintechOS Bank	FINTECHR	FIN000000767	Loan Term Account	DemoCF	Opened
<input type="checkbox"/>	FintechOS Bank	FINTECHR	FIN-000001059	Current Account	DemoCF	Opened
<input type="checkbox"/>	FintechOS Bank	FINTECHR	FIN-000001060	Current Account	DemoCF	Opened
<input type="checkbox"/>	FintechOS Bank	FINTECHR	FIN-000001061	Loan Term Account	DemoCF	Closed

Click the desired record from the list to open the **Bank Account** page with the selected bank account's information.

Collateral Register Section

This section lists the customer’s registered collaterals, with details such as name, business status, owner, available value, currency, last and next evaluation dates.

COLLATERALS REGISTER

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Name	Business Status	Owner	Available Value	Currency	Last Evaluation Date	Next Evaluation Date
<input type="checkbox"/>	CC000000024	Owned	tcv2	88,000.00	EUR	21/05/2021	21/05/2025
<input type="checkbox"/>	CC000000024	Owned	tcv	88,000.00	EUR	21/05/2021	21/05/2025
<input type="checkbox"/>	CC000000025	Owned	tcv	0.00	EUR		
<input type="checkbox"/>	CC000000026	Draft	tcv	38,500.00	USD	21/05/2021	21/05/2026
<input type="checkbox"/>	CC000000032	Active		108,000.00	EUR	28/05/2021	28/05/2025
<input type="checkbox"/>	CC000000033	Draft	tcv	135,000.00	EUR		02/06/2023
<input type="checkbox"/>	CC000000034	Active	tcv	125,000.00	EUR		07/06/2022

In this section, you can add new collateral register records, view the existing ones by clicking the desired record from the list, delete records from the list and export the list.

To add a new collateral register record to the customer, follow these steps:

1. Click the **Insert** button within the **Collateral Register** section. The **Add Collateral Register** page is displayed, with the Customer field automatically completed with the current customer's name.

ADD COLLATERAL REGISTER

Name

Collateral Type

Available Value

Deposit Bank Account

Customer

Currency

Bank Account

2. Follow the steps described in the [Registering Collaterals](#) page of this guide.

Groups & Limits Tab

The **Group & Limits** tab provides an overview of limits set for the customer. If the customer is a group, then all the limits applicable for the group members are listed here, as well as details about the group members. To learn more about how limits and groups work, see the [Limits](#) page in this guide.

GROUP INFO

Is Group

Group Name: Group Rating:

Account Limit Currency:

LIMITS

<input type="checkbox"/>	Limit Type	Currency	Limit Amount	Available Limit Amo...	Business Status	Expire Date	Review Date	Details
<input type="checkbox"/>	Company Exposure	EUR	500,000.00	500,000.00	Approved	05/04/2023	05/04/2023	
<input type="checkbox"/>	Total Exposure	EUR	1,000,000.00	1,000,000.00	Approved	04/07/2024	30/07/2022	
<input type="checkbox"/>	Country Exposure	AED	555,555.00	555,555.00	Approved	01/08/2077	22/11/2029	

GROUP MEMBERS

<input type="checkbox"/>	Group	Master	Customer	Ownership	Country	Delete
<input type="checkbox"/>	AAAA	GeneralGroup	User1	100 %	Romania	<input type="button" value="X"/>
<input type="checkbox"/>	AAAA	GeneralGroup	user2	0 %	Romania	<input type="button" value="X"/>

NOTE
 Both legal entity and individual customers can be added to groups. This can be helpful if you need to monitor group exposure for a household or a company and its shareholders together.
 When `LimitMandatoryForIndividual = True`, limit validations for a group containing individual customers happen the same way as for groups composed solely of legal persons.

The following sections within this tab display specific information:

Group Info Section

This is the place where you can specify whether a customer represents a group of companies.

GROUP INFO

Is Group

Group Name

Group Rating

Account Limit Currency

1. Fill in the following information within this section:

Field	Mandatory	Data Type	Description
Is Group	Yes	Boolean	Select the checkbox if the customer represents a group or not.
Group Name	No	Text	This field is displayed only if the customer represents a group. It is automatically completed with the current customer's name.
Group Rating	No	Number	Enter the rating of the group.
Account Limit Currency	Yes	Lookup	Select the currency of the customer limit.

2. Click the **Save and Reload** button at the top right corner of the page.

Limits Section

This section lists all the customer’s limits. If the customer is a group, then all the limits applicable for the group, coming from group members, are listed here.

CORE BANKING USER GUIDE

LIMITS

<input type="checkbox"/>	Limit Type	Currency	Limit Amount	Available Limit Amount	Business Status	Expire Date	Review Date	Details
	Q	Q	Q	Q	Q	Q	Q	Q
	Company Exposure	EUR	500,000.00	500,000.00	Approved	05/04/2023	05/04/2023	
	Total Exposure	EUR	1,000,000.00	1,000,000.00	Approved	04/07/2024	30/07/2022	
	Country Exposure	AED	555,555.00	555,555.00	Approved	01/08/2077	22/11/2029	

In this section, you can add new limit records, view the existing ones by clicking the desired record from the list, delete records from the list and export the list.

To add a new limit record to the customer, follow these steps:

1. Click the **Insert** button within the **Limits** section. The **Customer Limit** page is displayed, with the customer, the group and the currency automatically completed with the current customer's values.

Customer Limit

Limit Type
Select a value... ▾

Currency
EUR ▾

Expire Period Type
Select... ▾

Expire Date
[Text Field]

Limit Amount
[Text Field]

Group
AAAA ▾

Limit Date
01/09/2021 🗓

Expire Period
[Text Field]

Review Date
[Text Field] 🗓

Available Limit Amount
[Text Field]

Is Revolving

On Repayment

CONTRACTS

2. Follow the steps described in the [Creating Limits](#) page of this guide.

Members / Group Members Section

This section lists all the members / group members' details. To view a specific member, double-click the desired company from the list.

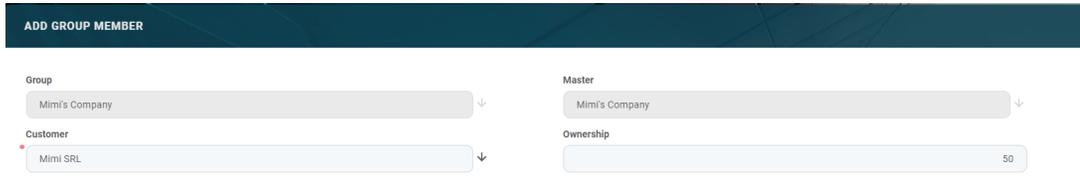
GROUP MEMBERS

<input type="checkbox"/>	Group	Master	Customer	Ownership	Country	Delete
	Q	Q	Q	Q	Q	Q
	AAAA	GeneralGroup	User1	100 %	Romania	🗑
	AAAA	GeneralGroup	user2	0 %	Romania	🗑

In this section, you can add new member records, view the existing ones by clicking the desired record from the list and export the list.

To add a new member or group member to the customer, follow these steps:

1. Click the **Insert** button within the **Members / Group Members** section. The **Add Member / Add Group Member** page is displayed, with the master and the group automatically completed with the current customer's values.



2. Follow the instructions from the [Groups](#) page of this guide, selecting a customer to add as a member, and entering an ownership percentage.

Creating Customers Using the Single Customer View Menus

Alternatively, you can create new customer records for customers following the steps described in the [Adding Companies](#) page.

After creating a record for a customer, proceed to filling in their details as described in the [Managing Detailed Company Information](#) page.

NOTE

A customer has to be in the Prospect or Customer status to be selected when creating contracts.

Groups

Core Banking allows users to define not only customers, but groups of customers as well. A corporate group or group of companies is a collection of parent and subsidiary corporations that function as a single economic entity through a common source of control. Both legal entity and individual customers can be added to groups, or you can create groups of individual customer. This can be helpful if you need to monitor group exposure for a household or a company and its shareholders together.

To define a group, select the checkbox **Is Group** from the **Group&Limits** tab of the **Customer** page, accessible through the **Core Banking Operational > Customer Core** menu. After the field is checked, the group name is automatically populated with the customer's name and you can insert a rating and a limit currency for that group.

The screenshot displays the 'Group & Limits' configuration page. At the top, there are two tabs: '1 Overview' and '2 Group & Limits'. The 'GROUP INFO' section contains the following fields:

- Is Group:** A checked checkbox.
- Group Name:** A text input field containing 'Mimi's Company'.
- Group Rating:** A text input field containing '1'.
- Account Limit Currency:** A dropdown menu currently showing 'EUR'.

New members of the group are added by clicking the **Insert** button from the **Group Members** section. If a member has other members associated with it, they are all displayed in the same section. For a more clear picture of the group, you can insert an ownership percent, determined by dividing the number of shares they own by the number of outstanding shares.

The screenshot shows the 'ADD GROUP MEMBER' section with the following fields:

- Group:** A dropdown menu with 'DocTest' selected.
- Master:** A dropdown menu with 'DocTest' selected.
- Customer:** A dropdown menu with 'DocTest' selected.
- Ownership:** An empty text input field.

Companies that also have subsidiary companies (sometimes referred to as child companies) can add them by clicking the **Insert** button from the **Group Members** tab. Therefore, a customer's child company is displayed in the **Group Members** tab.

GROUP INFO

Is Group

Group Name: Group Rating:

Account Limit Currency:

LIMITS

<input type="checkbox"/>	Limit Type	Currency	Limit Amount	Available Limit Amo...	Business Status	Expire Date	Review Date	Details
<input type="checkbox"/>	Company Exposure	EUR	500,000.00	500,000.00	Approved	05/04/2023	05/04/2023	
<input type="checkbox"/>	Total Exposure	EUR	1,000,000.00	1,000,000.00	Approved	04/07/2024	30/07/2022	
<input type="checkbox"/>	Country Exposure	AED	555,555.00	555,555.00	Approved	01/08/2077	22/11/2029	

GROUP MEMBERS

<input type="checkbox"/>	Group	Master	Customer	Ownership	Country	Delete
<input type="checkbox"/>	AAAA	GeneralGroup	User1	100 %	Romania	<input type="button" value="X"/>
<input type="checkbox"/>	AAAA	GeneralGroup	user2	0 %	Romania	<input type="button" value="X"/>

For a more clear picture of parent companies, there is one more section available, called **Holding Companies**. Thus, a customer’s parent companies is displayed in the **Holding Companies** section.

If a customer is a child company for more than one company that are part of different groups, it impacts the available limit amount of the group to which it was first added.

Limits

The exposure is the risk a bank is taking on for writing the loan. Every time a bank grants any type of credit facility to a customer (a loan), the bank monitors its exposure to various financial indicators, which can negatively affect the customer and the bank. The bank uses various algorithms to calculate their exposure to the risks, but this calculation simply adds up to their exposure.

When referring to a loan, this page refers to all types of loans: unsecured loan, secured loan, overdraft, promissory note, working capital loan, and so on.

In FintechOSCore Banking an exposure can be related to a [group](#) or to a [customer](#).

The approval of limits is subject to validation, depending on the type of customer. These validations are [detailed below](#).

Group Exposure Types

- **Total Exposure** - the sum of the aggregate principal amount of the Loans of a Lender.
- **Country Exposure** - the limit placed by a bank on the number of loans that can be given to borrowers in a particular country. They are used to control the banks' risk exposure to particular regions.
- **Company Exposure** - the banks' exposure to a single non-banking financial company (NBFC).
- **Product Type Exposure** - the maximum amount of credit an institution extends to the group for a specific type of product.
- **Product Exposure** - the maximum amount of credit an institution extends to the group for a specific product.
- **Exchange Exposure** - the risk a company undertakes when making financial transactions in foreign currencies. All currencies can experience periods of high

volatility which can adversely affect profit margins, if suitable strategies are not in place to protect cash flow from sudden currency fluctuations.

Customer Exposure Types

- **Total Exposure** - the sum of the aggregate principal amount of the Loans of a Lender.
- **Product Type Exposure** - the maximum amount of credit an institution extends to the customer for a specific type of product.
- **Product Exposure** - the maximum amount of credit an institution extends to the customer for a specific product.
- **Exchange Exposure** - the risk a company undertakes when making financial transactions in foreign currencies. All currencies can experience periods of high volatility which can adversely affect profit margins, if suitable strategies are not in place to protect cash flow from sudden currency fluctuations.

Validations

IMPORTANT!

The [LimitMandatoryForIndividual Core Banking system parameter](#) allows banks to specify whether their system should validate limits for individual customer, the same way it validates limits for legal entity customers. The limits for legal entities and groups are validated by Core Banking by default.

For Customers Not Belonging to Groups

Total Exposure is validated to be unique.

Product Type Exposure is validated against the approved and active total exposure set on the customer.

Product Exposure is validated against the Product Type Exposure if exists. If a Product Type Exposure does not exist, it is validated against the Total Exposure.

Exchange Exposure is validated against Total Exposure.

For Customers Belonging to Groups

Total Exposure is validated to be unique and it is validated against the Total Exposure set on the group.

When a group defines a Company Exposure, a Total Exposure is automatically created for that company.

All the other limits are validated against their correspondent set on the customer's group, if exists. If the correspondent does not exist, there are validated against Total Exposure from the group.

The account limit currency is automatically filled in with the group limit currency.

NOTE

Both legal entity and individual customers can be added to groups. This can be helpful if you need to monitor group exposure for a household or a company and its shareholders together.

When `LimitMandatoryForIndividual = True`, limit validations for a group containing individual customers happen the same way as for groups composed solely of legal persons.

For Groups

Total Exposure is validated to be unique.

Product Type Exposure is validated against the approved and active Total Exposure set on the group.

Product Exposure is validated against the Product Type Exposure if it exists. If a Product Type exposure does not exist, it is validated against the Total Exposure.

Company Exposure is validated against the approved and active total exposure set on the group.

Country Exposure is validated against the approved and active total exposure set on that group.

Exchange Exposure is validated against Total Exposure.

It is possible to define as many limits with the same Type (on Group or on Customer) as long as only one Limit (Type) is in **Approved** status.

After setting the limits, the loan approval is validated against those limits, as detailed below:

- If there is not at least one limit set at the customer or group level, the approval of the loan is not possible and an explicit error is displayed.
- Contract maturity date cannot exceed the limit's expiry date and an explicit error is displayed.
- The loan amount cannot exceed the corresponding limit amount. If not, an explicit error is displayed.

Calculation of Available Limit Amount

After loan approval, the available amount for each corresponding limit is recalculated by subtracting the loan amount from the limit amount. When calculating the group limit available amount, the application takes into account all group members. If the limit currency and loan currency are different, the application automatically converts the loan amount using the current exchange rate.

All group and customer limits are updated daily in accordance with the exchange rate. This is done via a job called **Daily Limit Recalculation**.

If a limit is revolving (**Is Revolving = True** at the limit level), then the limit is a revolving limit, meaning that the Available Amount of the limit is replenished either on each repayment of the principal or on loan contract closure, depending on the **On Repayment** field's value. If **Is Revolving = False**, then the limit is not revolving in any circumstances.

At a revolving limit's level, if `On Repayment = True`, then the Available Amount of the limit is replenished on each repayment of the principal with the repayment value. If `On Repayment = False`, then the limit amount is replenished on loan contract closure with the amount of the contract.

If a customer that already has approved contracts becomes member of a group, all its active limits are suspended. The same applies when excluding a customer from a group.

If a customer is a child company for more than one company which are part of different groups, it should have impact on the available limit amount on the group to which it was first added, unless if it was already part of a group.

Limit Statuses

The four eyes principle is applicable for limits in FintechOSCore Banking, meaning that a record should be approved by a second bank employee, with higher authorization rights. This is enabled via approval task Core DPA Platform capabilities and thus it is also a bank's responsibility to set proper [security roles](#) and access rights to its users, in order to make sure that the same user can't insert and also authorize the same record.

A limit record has the following business workflow statuses:

- **Draft** - the status of a newly created limit record that was not yet sent for approval. While in this status, you can edit some fields, but you can't use it in contracts. Send the record to approval after editing all the necessary details.
- **Pending** - this is a system status applied to limits or [limit versions](#) sent for approval, but not yet approved. No updates of the records are available in this system status.
- **Approved** - the status of a limit record after being authorized for use throughout Core Banking by a user with customer limits approval competencies. While in this status, you cannot edit the record's details. If you need to alter the limit's details, create a new version based on the current limit.

- **Closed** - the last status of a limit, after manually closing it or after creating a new version based on the current version. No updates are allowed on the record. The limit record cannot be used anymore.
- **Suspended** - the status of limit records which are suspended at the moment and cannot be used. If a customer is introduced into a group, the customer's limits are all suspended automatically until the limit records are reviewed and new versions are created for them with updated information.
- **Expired** - the status of limits whose availability has expired, thus the record cannot be used anymore. You can edit a limit's expiration date to a future date by creating a new version.

IMPORTANT!

For the limit to be applied, it must be in **Approved** status.

Limit Versioning

Core Banking allows you to [create new versions](#) for an existing limit if you need to modify an existing approved limit.

A limit version can have the following statuses:

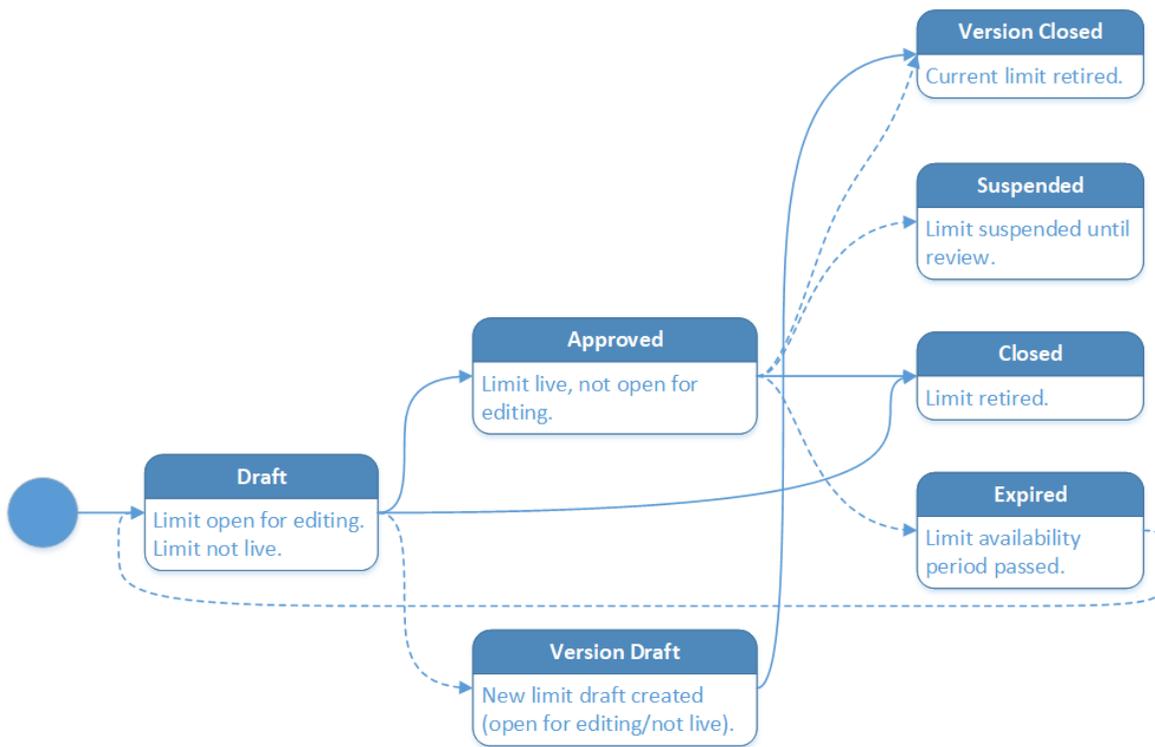
- **Version Draft** - the status of a newly created limit version record that was not yet sent for approval. While in this status, you can edit some fields. Send the record to approval after editing all the necessary details.
- **Approved** - the status of a limit version record after being authorized by a user with customer limits approval competencies. While in this status, you cannot edit the record's details.
- **Version Closed** - the last status of a limit version, after manually closing it or after creating another new version based on the current version. No updates are allowed on the record.

Changing Limit Statuses

You can manage a limit's life cycle by changing its status from the top right corner of the screen.



The limit status transitions are illustrated below:



Note that:

- Once a record is live, its settings can no longer be modified.
- If you want to update the details of a live limit, you must create a new limit version.
- When you create a new limit version, the current version is retired and moved to history; no updates are allowed on the retired version.

- Every limit version starts in a draft state and must go through an approval process before going live.
- Only one version of a limit can be live at one time.

IMPORTANT!

As a best practice, new records or new versions of existing records created on a specific day should be approved on the same day.

Managing Limits

To manage limit records:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Customer Limit** menu item to open the **Customer Limits List** page.

CUSTOMER LIMITS LIST								
Limit Type	Currency	Limit Amount	Available Amount	Status	Expire Date	Review Date	Details	
Total Exposure	EUR	10,000.00	4,000.00	Approved	29/07/2026	29/07/2026		
Product Exposure	EUR	5,000.00	5,000.00	Closed	31/05/2023	05/06/2021	Duplicatedddd	
Product Type Exposure	EUR	5,000.00	5,000.00	Closed	27/10/2021	30/06/2021	Bank Account Unsecured	
Product Exposure	EUR	5,000.00	5,000.00	Closed	31/05/2023	05/06/2021	Duplicatedddd	
Product Type Exposure	EUR	5,000.00	5,000.00	Closed	27/10/2021	05/06/2021	Bank Account Unsecured	
Product Exposure	USD	5,000.00	5,000.00	Approved	05/08/2020	05/08/2020	Term Deposit USD	
Product Exposure	USD	5,000.00	5,000.00	Approved	03/11/2020	03/11/2020	Onboarding Loan	
Product Exposure	USD	5,000.00	5,000.00	Approved	05/08/2020	05/08/2020	Corporate Term Loan VND	
Product Type Exposure	EUR	7,000.00	7,000.00	Suspended	25/05/2022	05/06/2021	Bank Account Unsecured	
Exchange Exposure	EUR	7,000.00	7,000.00	Suspended	25/10/2021	05/06/2021	USD	

On the **Customer Limits List** page, you can:

- [Create a new limit record for a customer](#) by clicking the **Insert** button at the top right corner.
- Edit an existing limit record from the list by double-clicking it. You can directly edit the information for limits in **Draft** or **Version Draft** status, or [create new versions for approved limits](#) to change their information.
- Delete a record by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed records list.

Alternatively, you can also manage limits at a customer level from the **Customer Core** menu, by selecting a customer from the list and managing their limit records within the [Groups & Limits](#) tab.

Creating Limits

Customer limit records are created in the FintechOS Portal, on the **Customer Limits List** page.

IMPORTANT!

The [LimitMandatoryForIndividual Core Banking system parameter](#) allows banks to specify whether their system should validate limits for individual customer, the same way it validates limits for legal entity customers. The limits for legal entities and groups are validated by Core Banking by default.

To create a new limit record for a customer, follow these steps:

1. Click the **Insert** button on the top right side of the **Customer Limits List** page. The **Customer Limit** page is displayed.

Customer Limit

Customer
Mimi's Company

Limit Type
Product Exposure

Currency
EUR

Expire Period Type
Years

Expire Date
01/09/2023

Limit Amount
5,000,000

Is Revolving

On Repayment

CONTRACTS

Group
Mimi's Company

Limit Date
01/09/2021

Expire Period
2

Review Date
01/09/2022

Available Limit Amount
5,000,000

Alternatively, click the **Add New Customer Limit** button in the [Customer Limits dashboard](#) to display the same **Customer Limit** page. Or, manage limits at a customer level from the **Customer Core** menu, by selecting a customer from the list and managing their limit records within [the Groups & Limits tab](#).

- Fill in the following fields:

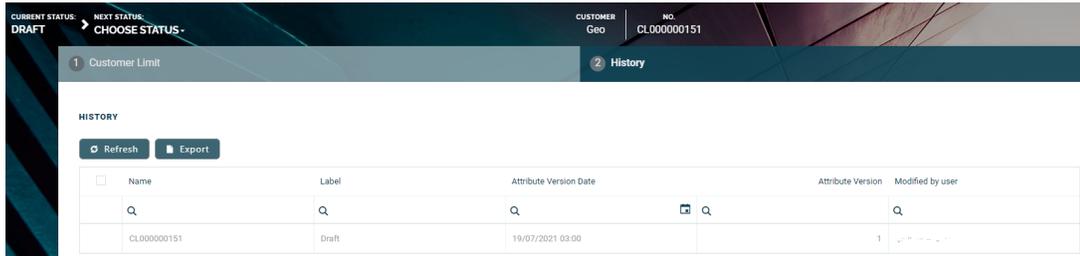
Field	Data Type	Description
Customer	Lookup	Select the customer to whom the limit is associated.
Group	Lookup	If the customer is not a group, this field is read-only. If the customer is a legal entity that is also a group, the name of the group is automatically filled in.

Field	Data Type	Description
Limit Type	Option set	<p>Select the type from the list as explained above:</p> <ul style="list-style-type: none"> • Total Exposure • Product Type Exposure • Product Exposure • Exchange Exposure • Country Exposure • Company Exposure. <div style="background-color: #f4b084; padding: 10px; border-radius: 5px; margin-top: 10px;"> <p>IMPORTANT!</p> <p>The correlation between the limits and group is important as the limits on the parent entity affect the child entities. If the customer is a group, two additional types of exposures are available: country and company exposure.</p> </div>
Limit Date	Date	Enter the date when the limit becomes active. It is automatically completed with the current date, but it can be changed.
Currency	Lookup	Select the currency for this limit.

Field	Data Type	Description
Expire Period Type	Option set	Select from the list the period type applicable for this limit: <ul style="list-style-type: none"> • Days • Weeks • Months • Years • Once.
Expire Period	Whole number	Insert the number for the period, e.g. 4., i.e. 4 months.
Expire Date	Date	This field is automatically completed with the date when the limit expires, as calculated based on the values entered in the previous fields.
Review Date	Date	Select a date when the limit is reviewed.
Limit Amount	Numeric	Select the amount representing the limit for the credit.
Available Limit Amount	Numeric	This field is automatically completed by Core Banking with the remaining amount, e.g. if the total exposure was \$5 million, a credit was given for \$3 million, \$2 million is still available.

Field	Data Type	Description
Is Revolving	Boolean	<p>If this checkbox is selected, then the limit is a revolving limit, meaning that the Available Amount of the limit is replenished either on each repayment of the principal or on loan contract closure, depending on the On Repayment field's value. If the checkbox is not selected, then the limit is not revolving in any circumstances. The default value is True.</p>
On Repayment	Boolean	<p>This field can be selected only if Is Revolving = True. If this checkbox is selected, then the Available Amount of the limit is replenished on each repayment of the principal with the repayment value. If the checkbox is not selected for a revolving limit, then the limit amount is replenished on contract closure with the amount of the contract. The default value is True.</p> <div data-bbox="760 1199 1369 1711" style="background-color: #e1eef6; padding: 10px; border: 1px solid #c6d8e1;"> <p>NOTE</p> <p>The fields On Repayment and Is Revolving cannot be modified after limit approval. When these properties must be modified, the limit should be closed and a new limit with the required setup should be opened.</p> </div>

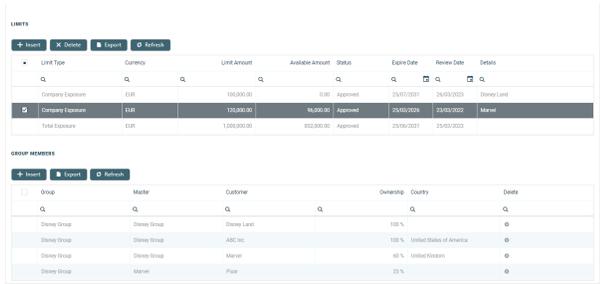
3. Click the **Save and Reload** button at the top right corner of the page. A number is automatically generated for the limit record and the name of the customer is filled in and displayed at the top of the page. The **History** tab is also displayed, containing information about each version of the record.



Depending on the type of exposure selected, each type may display additional fields that should be filled in:

Additional Fields	Data Type	Description
Exchange exposure		
Exchange currency limit	Lookup	Select the currency from the list.
Product Exposure		
Product	Lookup	Select the product from the list. From the total exposure amount, you can set a limited amount to be given on a certain product. For example, for a corporate term loan to give only \$2 million dollars while the total exposure is \$3 million.
Product Type Exposure		

Additional Fields	Data Type	Description
Product type	Option set	Select the product type from the list: <ul style="list-style-type: none"> • bank account • term loan • card • overdraft • leasing • mortgage • credit card • deposit.
Product type is secured	Boolean	If true, then the type is secured by an asset.
Country Exposure		
Country	Lookup	Select from the list the country where the limit is available.
Company Limit		
Company	Lookup	Select from the list of group members the company for which the limit applies. For details on Groups, see Groups .



- Click the **Save and Close** button at the top right corner of the page.

In the **Contracts** section, the existing contracts affected by this limit are displayed. To export the list, click the **Export** button.

CONTRACTS

Export **Refresh**

<input type="checkbox"/>	Banking Product	Name	Customer	Financed Amount	Advance Amount Value	Overdraft Limit Amount	Contract Cover Value	Activation Date	MaturityDate
<input type="checkbox"/>	CA/OD	3175	Geo			95,000.00		27/07/2021	27/01/2023
<input type="checkbox"/>	Overdraft BankAccoun...	2414 AG_OD	Geo			5,000.00		26/05/2021	26/06/2021
<input type="checkbox"/>	CA/OD	3057	Geo			65,000.00		26/07/2021	26/01/2023

- Repeat to add as many limits as needed.

IMPORTANT!

For the same customer, only one limit exposure can be added.

- Send the limit record to approval by changing its status into **Send to Approved**.
- A user with customer limits approval rights must approve the record before it becomes active in the system. The approval can be performed from the **Customer Limits** dashboard > **Customer Limits Approval Requests** tab or from the **Approval Tasks** menu.

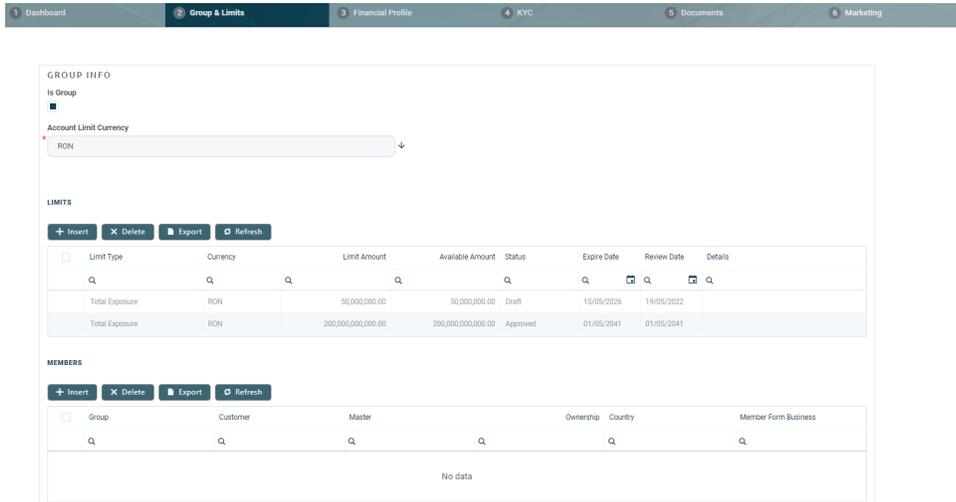
Or, add limits using the **Single Customer View -> SME Clients** menu

Alternatively, you can also add limits and groups while defining customers using the **Single Customer View -> SME Clients** menu, by following these steps:

- Log into FintechOS Portal. In the main menu, navigate to **Single Customer View -> SME Clients** menu option.

From the newly opened page you can add a new company or modify an existing one. To access the limits and groups, once the legal entity has been created and saved in the database, you can access the **Group & Limits** tab.

2. Navigate to the **Group & Limits** tab.



- Two fields are displayed: the checkbox **is Group** and **Account Limit Currency**. If true, the checkbox marks the legal entity as being a group. The **Account Limit Currency** opens a drop-down to select the currency that is used later on when creating limits. This currency acts as a reference for the limits added further on. Two sections are displayed below, **Limits** and **Members**. **Members** is relevant if the company is a group, because this is where the members of the group are added.
- In the **Limits** section, the list of existing limits is displayed. To add a customer limit, click the **Insert** button.

EDIT CUSTOMER LIMIT

Currency: EUR

Limit Type: Company Exposure

Expire Period Type: Months

Expire Date: 25/03/2026

Limit Amount: 120,000

Group: Disney Group

Limit Date: 25/03/2021

Company: Marvel

Expire Period: 60

Review Date: 23/03/2022

Available Limit Amount: 96,000

CONTRACTS

Export Refresh

<input type="checkbox"/>	Banking Product	Name	Customer	Financed Amount	Contract Cover Value	Activation Date	MaturityDate
<input type="checkbox"/>	FiscoLine EURO	1936 FiscoLine	Marvel	12,000.00		29/03/2021	29/03/2022
<input type="checkbox"/>	Term Loan Euro	1935 TL_EUR	Marvel	12,000.00		26/03/2021	26/06/2022

5. Fill in the following fields (valid for a legal entity and for a group):

Field	Data Type	Description
Currency	Lookup	Select the currency for the limit in particular.

Field	Data Type	Description
Limit Type	Option set	<p>Select the type from the list as explained above:</p> <ul style="list-style-type: none"> • Total Exposure • Product Type Exposure • Product Exposure • Exchange Exposure • Country Exposure • Company Exposure. <div style="background-color: #f4b084; padding: 10px; border-radius: 5px; margin-top: 10px;"> <p>IMPORTANT!</p> <p>The correlation between the limits and group is important as the limits on the parent entity affect the child entities. If the legal entity is a group, two additional types of exposures are available country and company exposure.</p> </div>

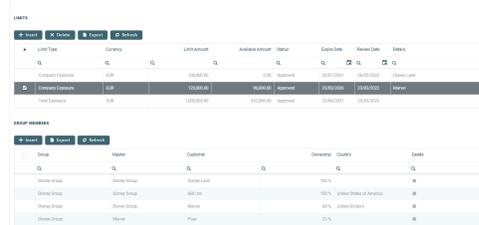
Field	Data Type	Description
Expire Period Type	Option set	Select from the list the period type applicable for this limit: <ul style="list-style-type: none"> • Days • Weeks • Months • Years • Once.
Expire Period	Whole number	Insert the number for the period, e.g. 4., i.e. 4 months.
Expire Date	Date	This field is automatically completed with the date when the limit expires, as calculated based on the values entered in the previous fields.
Review Date	Date	Select a date when the limit is reviewed.
Limit Amount	Numeric	Select the amount representing the limit for the credit.
Available Limit Amount	Numeric	This field is automatically completed by Core Banking with the remaining amount, e.g. if the total exposure was \$5 million, a credit was given for \$3 million, \$2 million is still available.

Field	Data Type	Description
Group	Lookup	If the legal entity is not a group, this field is read-only. If the legal entity is a group, the name of the group will be automatically filled in.

Depending on the type of exposure selected, each type may display additional fields:

Additional Fields	Data Type	Description
Exchange exposure		
Exchange currency limit	Lookup	Select the currency from the list.
Product Exposure		
Product	Lookup	Select the product from the list. From the total exposure amount, a user can set a limited amount to be given on a certain product. For example, for a corporate term loan to give only \$2 million dollars while the total exposure is \$3 million.
Product Type Exposure		

Additional Fields	Data Type	Description
Product type	Option set	Select the product type from the list: <ul style="list-style-type: none"> • bank account • term loan • card • overdraft • leasing • mortgage • credit card • deposit.
Product type is secured	Boolean	If true, then the type is secured by an asset.
Country Exposure		
Country	Lookup	Select from the list the country where the limit is available.
Company Limit		
Company	Lookup	Select from the list of members the company for which the limit applies. For details on Groups, see Groups .



6. Click the **Save and reload** button. Repeat to add as many limits as needed.

IMPORTANT!

For the same customer, only one limit exposure can be added.

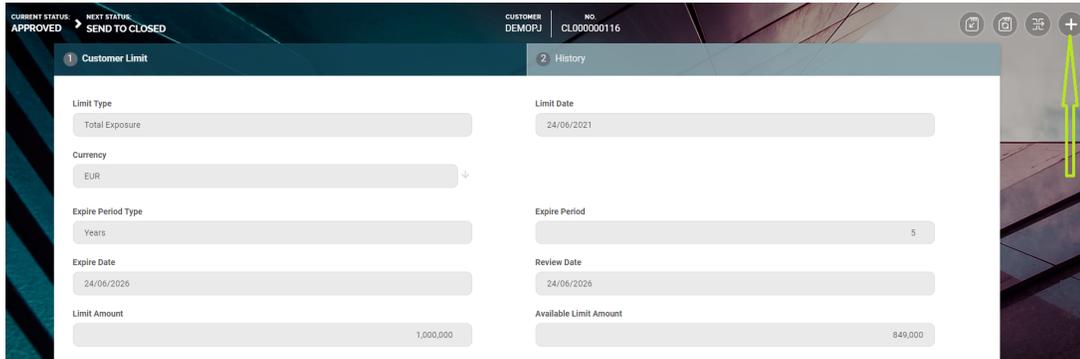
In the **Contracts** section, the existing contracts affected by this limit are displayed. To export the list, click the **Export** button.

Creating New Versions of Existing Limits

The limits are [set up for versioning](#). Thus, if the details of an approved limit have to be updated, a new version of the record must be created.

To create a new version for a record with the **Approved** status, follow these steps:

1. Double-click the limit record selected for updates.
2. Click the **New Version** button in the top right corner of the page.



A new version of the limit is created, with **Version Draft** status.

3. Edit the desired fields in the **Customer Limit** tab. You cannot edit the limit type, currency, group and available limit amount.
4. Click the **Save and Reload** button at the top right corner of the page. The number of record is automatically updated and displayed at the top of the page. The **History** tab is also displayed, containing information about each version of the record.

Name	Label	Attribute Version Date	Attribute Version	Modified by user
CL000000116	Approved	24/06/2021 03:00	1	...
CL000000116.2	Version Draft	17/08/2021 12:05	2	...

If the version draft record is approved, then the original record transitions into the **Version Closed** status and the secondary version becomes the **Approved** currently active limit record.

Read more details about versioning a record on the [How to Version an Entity Record](#) page.

Collaterals

A collateral is a property, such as securities, items of value, pledged by a borrower to protect the interests of the lender. A lender can seize the collateral from a borrower if the latter fails to repay a loan according to the agreed terms. A collateral acts as a guarantee that the lender receives the amount lent even if the borrower does not repay the loan as agreed.

For example, when contracting a mortgage, the bank asks the customer to provide their house as collateral. If the customer fails to meet the repayment terms of their mortgage, the bank has the right to take ownership of the house. The bank can then sell the house in order to recoup the money that it lent to the customer.

Collateral Management

Collateral management is the method of granting, verifying and managing collateral transactions in order to reduce credit risk in unsecured financial transactions. It is an essential and integral part of any financial institution's risk and regulatory compliance framework.

There is a wide range of possible collaterals used to hedge credit exposure with various degrees of risk:

- Cash Collateral: Fixed Deposit, Stocks, etc.
- Real estate: Property, Land
- Other: metals, commodities, etc.

The following steps must be done in order to perform collateral management in FintechOS Core Banking:

1. Set the [guarantee types](#).
2. Create [collateral types](#) based on the guarantee types.

3. [Register a collateral](#) before using it within a contract. Registration is performed based on a collateral type.

The first two steps are usually performed during Core Banking configuration, while the 3rd step is performed each time an asset is must be registered as a collateral, to be later on used to cover a contract.

IMPORTANT!

Only after a collateral is registered, it can be [used as a guarantee for covering a secured loan contract](#).

Setting Guarantee Types

Guarantee types are set in Innovation Studio, in the FTOS_BP_GuaranteeTypes option set. There are two guarantee types defined by default that cover most of the business requirements:

- Real Estate
- Cash Collateral.

To manage guarantee types:

1. Log into Innovation Studio in Developer mode.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand **Admin** menu.
4. Click **Option Sets** to open the **Option Sets List** page.
5. Type FTOS_BP_GuaranteeTypes in the **Name** header of the list to find the option set that stores the guarantee types.

OPTION SETS LIST		
Display Name	Name	Is System Option Set
<input type="checkbox"/>	FTOS_BP_GuaranteeTypes	(All)
<input type="checkbox"/>	Guarantee Types	<input type="checkbox"/>

5 10 20

6. Double-click the FTOS_BP_GuaranteeTypes option set to open the **Edit Option Set** page.
7. In the **Option Set Items** section, click the **Insert** button to open the **Add Option Set Item** page.
8. Add the details of the new guarantee type by filling in the following fields:

Field	Required	Data Type	Details
Name	Yes	Text	The name of the guarantee type.
Display Name	Yes	Text	The display name of the guarantee type.
Value	No	Whole Number	The value of the guarantee type.
Id	No	Whole Number	Read-only field. The id of the option set item is automatically generated when saving the record.
Status Id	Yes	Bool	The status of the item within the option set: active or inactive. Default value: Active.

9. Click the **Save and Close** button at the top right corner of the page.

Guarantee types are further used to define collateral types.

Creating Collateral Types

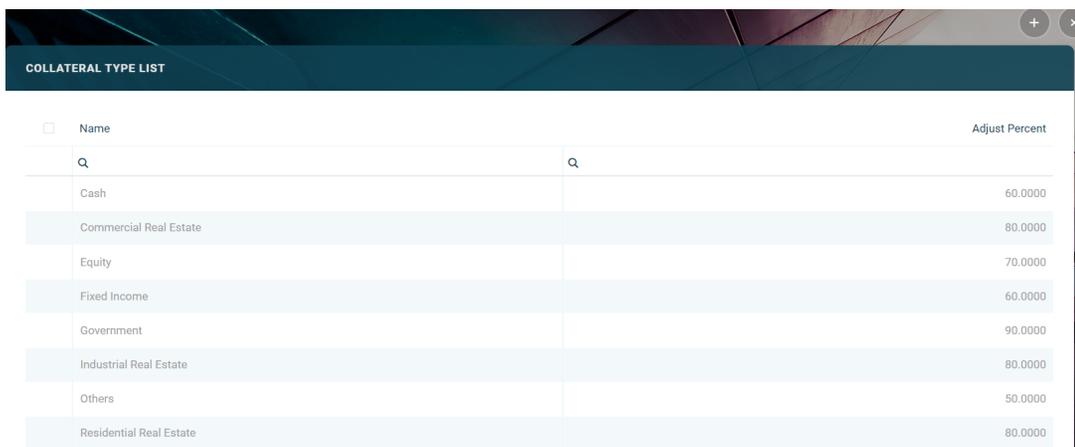
In FintechOS Core Banking there is a large range of predefined collateral types:

- Predefined collaterals for Cash Collateral guarantee: Fixed Deposit, Stock, Bonds.
- Predefined collaterals for Real Estate guarantee: Land and Property.

New types can be created in the FTOS_CB_CollateralType entity for your business specific needs.

To manage collateral types:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand **Core Banking Operational** menu.
4. Click **Collateral Type** to open the **Collateral Type List** page.



In the **Collateral Type List** page, you can:

- Add a new collateral type by clicking the **Insert** button at the top right corner.
- Edit an existing collateral type from the list by double-clicking it.
- Delete a collateral type by selecting it and clicking the **Delete** button at the top right corner.

To add a new collateral type, click the **Insert** button and fill in the following fields displayed in the **Add Collateral Type** page:

Field	Required	Data Type	Details
Name	Yes	Text	The name of the collateral type.
Code	Yes	Text	The code of the collateral type.

Field	Required	Data Type	Details
Adjust Percent	No	Whole Number	The adjusted value of the collateral type. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p>NOTE When a collateral type is defined, you can set an adjustment percent. The adjustment percent is a customization applied for that collateral. Further, when a collateral is linked to a secured loan contract, its market value is automatically adjusted by Core Banking using the adjustment percent.</p> </div>
Priority	No	Whole Number	The priority of the collateral type to be considered within a contract.

COLLATERAL TYPE

Name

Commercial Real Estate

Code

CRE

Adjust Percent

80

Priority

3

5. Click the **Save and Reload** button at the top right corner of the page.

In the newly displayed **Product Guarantee Structure** section, click **Insert**. The **Add Product Guarantee Structure** page is displayed, allowing you to add the product guarantee structure records. Fill in the following fields:

Field	Required	Data Type	Details
Banking Product	No	Lookup	Read-only field. The banking product to which this collateral type applies to.
Guarantee Type	No	Lookup	The collateral type where the structure is applicable. Automatically completed with the previously selected/ added collateral type, but you can change it to the desired collateral type.
Max Accepted Covering Percent	No	Whole Number	The maximum covering percentage from the collateral's value accepted at contract level.
Name	No	Text	The name of the record.

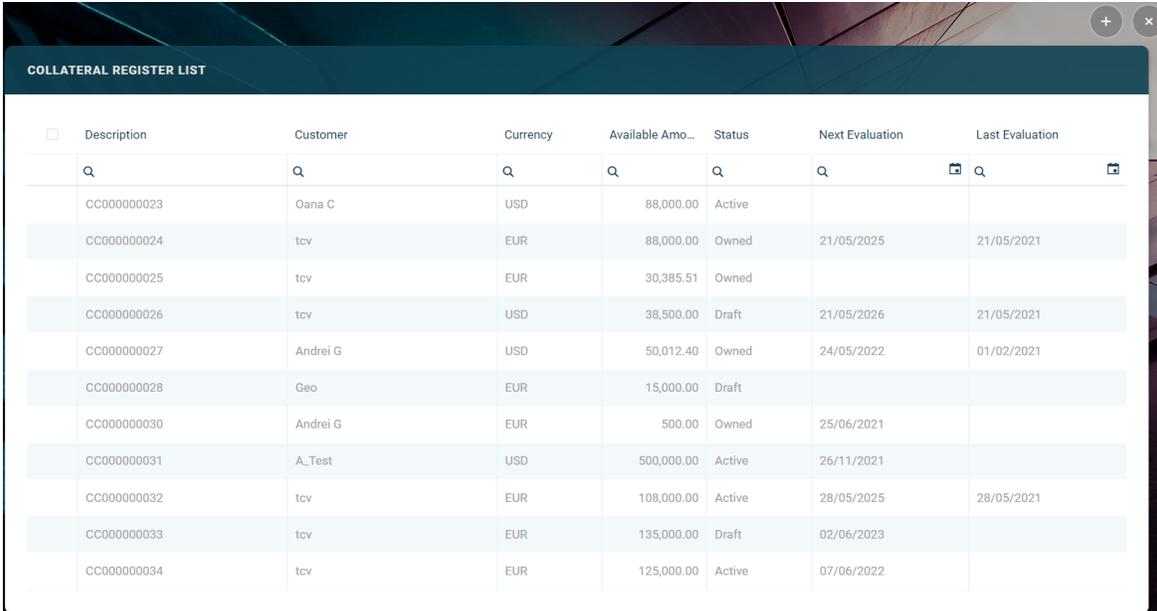
- Click the **Save and Close** button at the top right corner of the page.

Registering Collaterals

A registered collateral can be attached to multiple contracts if the contracts total amount does not exceed the collateral available amount. Only after a collateral is registered, it can be used for covering a secured loan contract.

In order to [use a collateral as a guarantee within a secured contract](#), you must first insert it in the collateral register. Follow these steps to register a collateral:

- Log into FintechOS Portal.
- Click the main menu icon at the top left corner.
- In the main menu, expand **Core Banking Operational** menu.
- Click **Collateral Register** to open the **Collateral Register List** page.



<input type="checkbox"/>	Description	Customer	Currency	Available Amo...	Status	Next Evaluation	Last Evaluation
<input type="checkbox"/>	CC000000023	Oana C	USD	88,000.00	Active		
<input type="checkbox"/>	CC000000024	tcv	EUR	88,000.00	Owned	21/05/2025	21/05/2021
<input type="checkbox"/>	CC000000025	tcv	EUR	30,385.51	Owned		
<input type="checkbox"/>	CC000000026	tcv	USD	38,500.00	Draft	21/05/2026	21/05/2021
<input type="checkbox"/>	CC000000027	Andrei G	USD	50,012.40	Owned	24/05/2022	01/02/2021
<input type="checkbox"/>	CC000000028	Geo	EUR	15,000.00	Draft		
<input type="checkbox"/>	CC000000030	Andrei G	EUR	500.00	Owned	25/06/2021	
<input type="checkbox"/>	CC000000031	A_Test	USD	500,000.00	Active	26/11/2021	
<input type="checkbox"/>	CC000000032	tcv	EUR	108,000.00	Active	28/05/2025	28/05/2021
<input type="checkbox"/>	CC000000033	tcv	EUR	135,000.00	Draft	02/06/2023	
<input type="checkbox"/>	CC000000034	tcv	EUR	125,000.00	Active	07/06/2022	

In the **Collateral Register List** page, you can:

- Add a new record by clicking the **Insert** button at the top right corner.
- Edit an existing record from the list by double-clicking it.
- Delete a record by selecting it and clicking the **Delete** button at the top right corner.

NOTE

Collateral register records with an Owned status cannot be deleted. See [Collateral System Statuses](#) for more details.

5. To add a new collateral register, click the **Insert** button on the **Collateral Register List** page.

HINT

As an alternative, add collateral register records directly from the Customer form for the legal entity or individual customers by clicking on the **Insert** button from **Collateral Register** section, as described in the [Single Customer View user guide](#).

6. In the **Add Collateral Register** page, fill in the following fields:

Field	Required	Data Type	Details
Name	No	Lookup	Read-only field, displaying the id of the collateral. Core Banking generates an id after saving the record.
Customer	Yes	Lookup	Select the customer who owns the collateral. A collateral may have many owners. If this is your case, enter the rest of the owners in the Collateral Owners section as guarantors. Only displayed when registering a new collateral.
Collateral Type	Yes	Lookup	Select the type of the collateral from the drop-down list.
Currency	Yes	Lookup	Select the currency of the collateral. It can be different from the currency of the contract which uses this collateral as a guarantee.

Field	Required	Data Type	Details
Market Value	No	Numeric	Enter the market value of the collateral which is taken into consideration. Only applicable for Real Estate and Others collateral types.
Adjusted Value	No	Numeric	The percent that should be covered by the collateral is set in at the banking product level, in the Collateral Cover Percent field. Only applicable for Real Estate and Others collateral types. Read-only field, automatically calculated by Core Banking.
Available Value	Yes	Numeric	If the collateral is used to cover other loans, Core Banking automatically calculates the remaining value and displays it in this read-only field.
Bank Account	No	Text	Enter the customer's current account so that the funds within the account can serve as a guarantee.
Deposit Bank Account	No	Lookup	Select the deposit bank account of the customer from the list of accounts with Open status and type different than Loan Term Account. Only applicable for Cash collateral types.
Start Date	No	Invariant Date	Select the start date for the collateral registration.
Expiry Date	No	Invariant Date	Select the end date for the collateral registration.
Renewal Date	No	Invariant Date	Select the date when the collateral registration is renewed.
Right On Good	No	Option set	Select the type of rights held on the collateral goods. Possible values: Full Property, Naked Property and Usufruct.
Evaluated By	No	Lookup	Select the customer who evaluated the collateral.
Next Evaluation Date	Yes	Invariant Date	For Real Estate collaterals, you can insert the next evaluation date. Only displayed when editing an existing collateral register.

Field	Required	Data Type	Details
Last Evaluation Date	No	Invariant Date	For Real Estate collaterals, you can insert the previous evaluation date. Only displayed when editing an existing collateral register.
Description	No	Text	Enter a suggestive description for the collateral.
Attached File	No	File	Attach files relevant for the collateral.

- Click the **Save and Reload** button at the top right corner of the page.

EDIT COLLATERAL REGISTER

Name
CC000000035

Collateral Type
Commercial Real Estate

Market Value
1,000,000

Available Value
800,000

Deposit Bank Account

Start Date
14/06/2021

Renewal Date

Evaluated By
Mimi SRL

Currency
EUR

Adjusted Value
800,000

Bank Account

Expiry Date
31/12/2025

Right On Good
Full Property

After saving the record, new sections are displayed in the page, with specific information to be filled in:

Collateral Register Rank Section

In the **Collateral Register Rank** section, you can insert, delete or export collateral ranks.

- To add a rank, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Collateral Register	No	Lookup	Read-only field, displaying the id of the collateral.
Parity On Rank	No	Boolean	Select the checkbox to mark the collateral with parity on rank.
Rank	No	Option set	Select the rank of the collateral.

Field	Required	Data Type	Details
Owner	No	Lookup	Select the customer who owns the collateral.

2. Click the **Save and Close** button at the top right corner of the page.

Contract Collateral Section

The list within the **Contract Collateral** section is automatically generated, displaying the contracts where the current collateral is used as guarantee, if such contracts exist. The following information is displayed:

Field	Details
Contract	The id of the contract where the collateral is attached.
Status	The status of the contract.
Collateral Register Value	The value of the registered collateral.
Collateral Register Value Usage (%)	The percent from the collateral used for coverage within the contract.
Value in Contract Currency	The value of the collateral expressed in the currency of the contract.

1. To edit a collateral attached to a contract from this list, double-click the record and perform the desired updates in the **Edit Contract Collateral** page.
2. Click the **Save and Close** button at the top right corner of the page. You are redirected to the **Edit Collateral Register** page where you can continue editing the collateral register record.

Collateral Owners Section

A collateral may have multiple owners. The customer whom you previously entered before saving the collateral register record becomes the main owner. To add other registered customers who partially own the collateral, use the **Collateral Owners** section of the **Edit Collateral Register** page. The other owners of the collateral are considered guarantors of the contract, and they should consent on this. They can be found in the FTOS_CB_CollateralRegisterOwner entity.

1. To add an owner, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Collateral	Yes	Lookup	Automatically filled in by Core Banking with the id of the collateral register record.

Field	Required	Data Type	Details
Customer	Yes	Lookup	Select the customer who partially owns the collateral and becomes a guarantor for contracts where the collateral is used.

2. Click the **Save and Close** button at the top right corner of the page.

Collateral Register Participants Section

In the **Collateral Register Participants** section, you can insert, delete or export customers who participate to the collateral in a specific role such as notary, valuer, etc.

1. To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	Yes	Lookup	Select the customer who is a participant to the collateral.
Participant Role	Yes	Option set	Select the role of the customer in this collateral. Possible values: Notary, Valuer.

2. Click the **Save and Close** button at the top right corner of the page.

Collateral Register Documents Section

In the **Collateral Register Documents** section, you can insert, delete or export collateral documents.

1. To add a document, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Document Type	No	Option set	Select the type of the document that is uploaded for the collateral.
Collateral File	Yes	File	Attach the file to be uploaded.

2. Click the **Save and Close** button at the top right corner of the page.

Collateral System Statuses

A registered collateral has the following statuses:

- **Draft** - the status of a newly created collateral registration record that was not yet cleared to be used. While in this status, you can edit its fields. Change the status of the record to **Active** after editing all the necessary details in order to use it later in contracts.
- **Active** - the status of a collateral registration record after being authorized for usage in contracts.
- **Owned** - the collateral is being used by a contract. It is linked to a loan or any other secured product (overdraft, bank guarantee, etc).
- **Released** - the status of a collateral after closing the contract to which it was attached.

IMPORTANT!

In order to [use the collateral as a guarantee for covering a secured loan contract](#), it must have the **Active** status.

Banking Contracts

Any agreement between a bank and customer regarding the usage of a banking product is documented legally with a contract.

FintechOS Core Banking allows banks to create banking product agreements (contracts) for their customers based on approvals. This is how Core Banking indicates the selling of a banking product, recording a contract to reflect the product and negotiated details within the origination process.

Contract Statuses

The four-eyes principle is applicable for all contracts in FintechOS Core Banking, meaning that a record should be approved by a second bank employee, with higher authorization rights. This is enabled via approval task Core DPA Platform capabilities and thus it is also a bank's responsibility to set proper [security roles](#) and access rights to its users, in order to make sure that the same user can't insert and also authorize the same record.

A contract record has the following business workflow statuses:

- **Draft** - the status of a newly created contract record that was not yet sent for approval. While in this status, you can edit some fields, but you can't add events (payments) to it. Send the record to approval after editing all the necessary details.
- **Pending** - this is a system status applied to contracts sent for approval, but not yet approved. No updates are available in this system status.
- **Approved** - the status of a contract record after being authorized by a user with contract approval competencies. While in this status, you cannot edit the record's details, but you can [add events](#) to it within the **Payments** tab. If you need to alter the contract's details, create a [new version](#) based on the current contract.

NOTE

Each event must also be approved by a user with contract approval competencies, otherwise, the transaction is not performed by the system.

- **Closed** - the last status of a contract, after manually closing it or after creating a new version based on the current version. No updates are allowed on the record.

IMPORTANT!

In order for the customer to use the contract, applying transactions to it, it must be in the **Approved** status.

Contract Implementation Notes

- The contract approval is made according to the specifications of the bank set during the implementation process.
- The integration is done according to the bank's requirements.
- The approval of the contract should be done after the advance is paid, in the case of loan contracts that have an advance amount or percent specified to be paid on the first disbursement day (merchant loans), in order to avoid having to close newly created contracts if something goes wrong in the process of collecting the advance plus potential fees.

Contract Versioning

Core Banking allows you to [create new versions for an existing contract](#) if you need to modify an existing approved contract. New versions are automatically created when the payment schedule is modified - that implies any increase/ decrease, change of costs, reschedule or payment holiday transactions.

A contract version can have the following statuses:

- **Contract Version Draft** - the status of a newly created contract version record that was not yet sent for approval. While in this status, you can [edit some fields](#), but you can't add events (payments) to it. Send the record to approval after editing all the necessary details.
- **Approved** - the status of a contract version record after being authorized by a user with contract approval competencies. While in this status, you cannot edit the record's details, but you can add events to it within the **Payments** tab.
- **Contract Version Closed** - the last status of a contract version, after manually closing it or after creating another new version based on the current version. No updates are allowed on the record.

NOTE

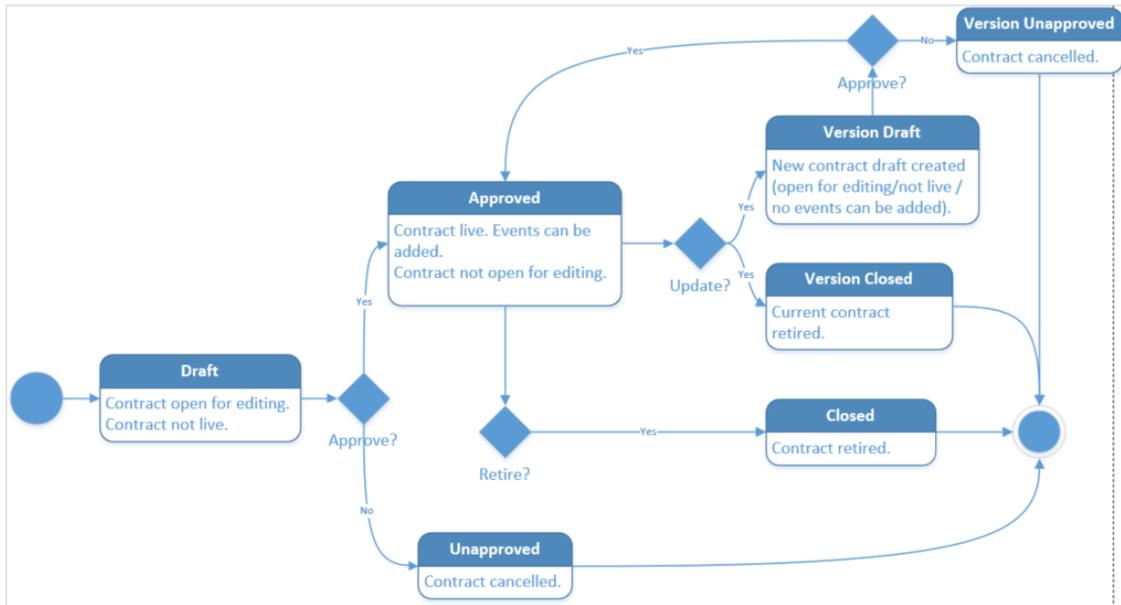
All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event outside regular schedule is approved for that contract.

Changing Contract Statuses

You can manage a contract's life cycle by changing its status from the top right corner of the screen.



The contract status transitions are illustrated below:



Note that:

- Once a record is live, its settings can no longer be modified.
- If you want to update the details of a live contract, you must create a new contract version.
- When you create a new contract version, the current version is retired and moved to history; no updates are allowed on the retired version.
- Every contract version starts in a draft state and must go through an approval process before going live.
- Only one version of a contract can be live at one time.

IMPORTANT!

As a best practice, new records or new versions of existing records created on a specific day should be approved on the same day.

Managing Contracts

To manage contracts:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Contract** menu item to open the **Contracts** page.

<input type="checkbox"/>	Name	Banking Product	Customer	Activation Date	Main Bank Account	Status	Category
Q	Q	Q	Q	Q	Q	Q	Q
	2652 DFLOAN1	DFLOAN1	LeiaS	15/06/2021	FIN-000001154	Approved	
	2651.3 TL_EUR	Term Loan Euro	Andrei G	16/04/2021	FIN-000001153	Approved	
	2650 MOR	MortgageTST	Mimi SRL			Draft	
	2649 testcancel	Duplicate - 5	mada	15/06/2021		Draft	
	2648 DFLOAN1	DFLOAN1	DemoCF	15/06/2021	FIN-000001152	Approved	
	2645 C EUR	Current Account EURO	LeiaS	15/06/2021	FIN-000001149	Approved	
	2644 DFLOAN1	DFLOAN1	DemoCF	15/06/2021	FIN-000001150	Approved	
	2643 OL VND	Corporate Term Loan VND	Mimi SRL			Draft	
	2642 CLT USD	Corporate Loan	Mimi SRL			Draft	
	2641 DFLOAN1	DFLOAN1	DemoCF	15/06/2021	FIN-000001148	Approved	

Alternatively, you can select the [Contracts dashboard](#).

APPS MAIN DASHBOARD REPORTS CONTROL PANEL CONTRACT EVENT REQUESTS CUSTOMER LIMITS SOON TO EXPIRE OVERDRAFT

Contracts

■ Contract Draft
■ Contract Closed
■ Contract Approved
■ Contract Pending

Add Contract

Contracts Contract Approval Requests

Refresh

Name	Banking Product	Customer	Activation Date	Main Bank Account	Status	Category
2869	Overdraft BankAccount	LelaS	14/07/2021	FIN-000001324	Approved	
2866	TLAUTODISB	LelaS	14/07/2021	FIN-000001321	Approved	
2858	TLAUTODISB	LelaS	13/07/2021	FIN-000001315	Approved	Normal
2824	Straight Loan	LelaS	08/09/2021	FIN-000001293	Approved	Normal
2781 STLLUSD	Traight Loan USD	LelaS	05/07/2021	FIN-000001259	Approved	Normal

5 10 1 2

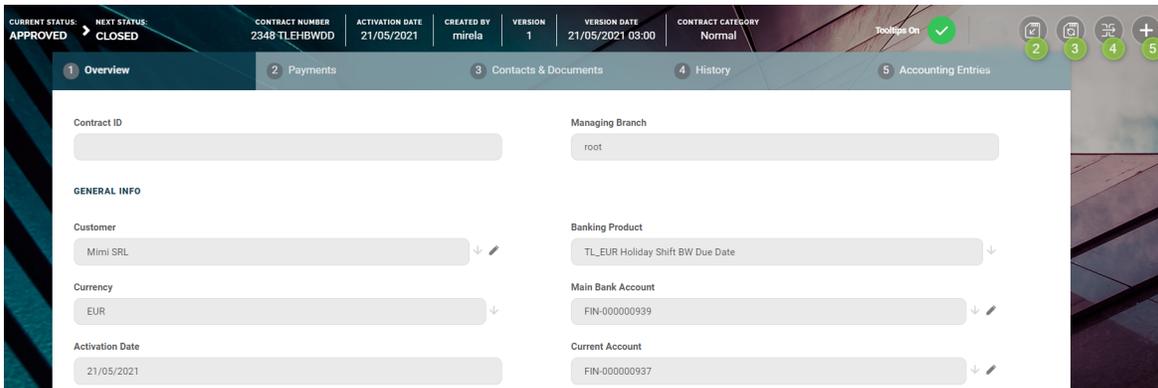
In the **Contracts** page, you can:

- Create a new contract by clicking the **Insert** button at the top right corner.
- Edit a contract from the list by double-clicking it.
- Delete a contract by selecting it and clicking the **Delete** button at the top right corner. Only draft contracts can be deleted. Once approved, a contract should be closed.
- Search for a specific record by filling in any or all the column headers of the displayed contracts records list.

Actions

Core Banking has a series of buttons that help shorten the processes of managing contracts. Such actions aid the user to quickly streamline several processes.

In the selected contract's page, in the top right corner, a series of buttons (depicted below in **green**) trigger different actions.

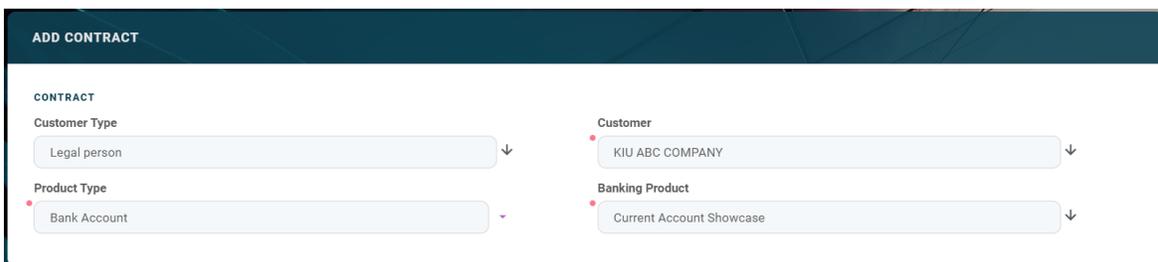


- Button 2 is the **Save and close** button.
- Button 3 is the **Save and reload** button.
- Button 4 opens the **Contract Business Workflow Transitions List**.
- Button 5 creates a **new version of the exiting contract**. The new version has to be approved before the customer starts using it. If it is NOT approved, then the initial version can still be used.

Read about how to perform specific actions within the lists in the dedicated [Working with Lists](#) section.

Creating Contracts

Contract records are created in FintechOS Portal, in the **Contracts** page. To create a new contract, click the **Insert** button on the top right side of the page. The **Add Contract** page is displayed.



Fill in the following fields:

Field	Mandatory	Data Type	Details
Customer Type	No	Lookup	Select a value from the list: <ul style="list-style-type: none"> • Legal person • Individual person • Self employed individual.
Customer	Yes	Lookup	Select from the list the customer for whom you are creating a contract.
Product Type	Yes	Lookup	Select from the list the product type.
Banking Product	Yes	Lookup	Select from the list the desired banking product.

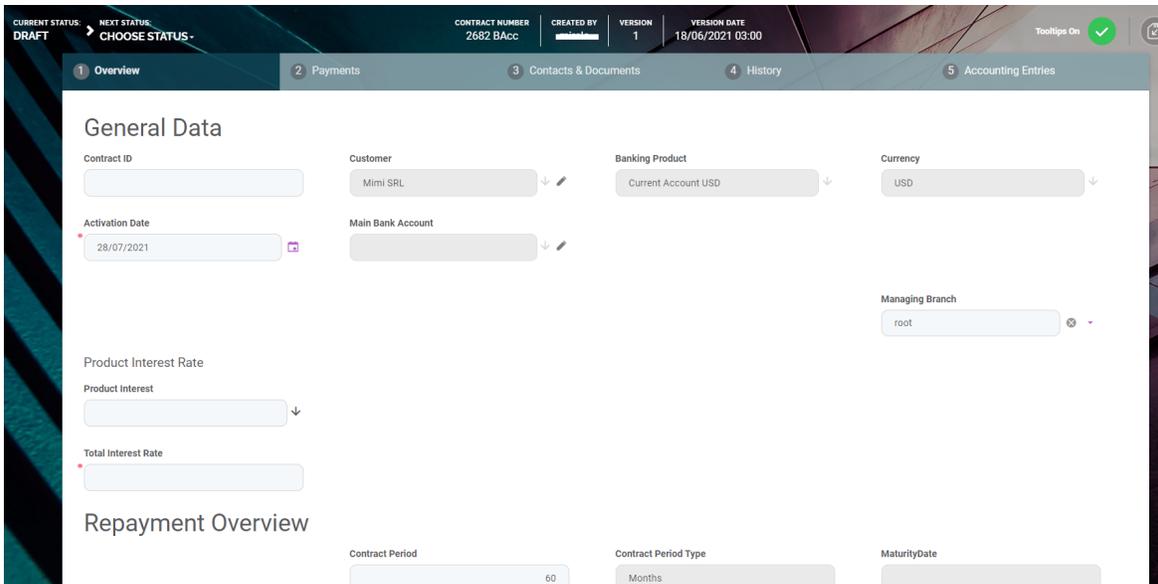
IMPORTANT!

When creating a new contract, choose a product type to filter the list of banking products accordingly.

Be careful when choosing the values for the previously mentioned fields because they cannot be modified after saving the contract!

After saving the contract, all sections of the contract becomes visible and can be completed.

Click the **Save and Reload** button at the top right corner of the page. The contract is saved in **Draft** status, with minimum information, such as an auto-generated contract number, created by, version and version number, but the page displays now a series of tabs that assist you in configuring the contract:



- **Overview tab** - The first tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.
- **Collaterals tab** - This tab, displayed only for contracts where the chosen banking product is secured, contains all the details about collaterals and contract guarantors.
- **Payments tab** - This tab contains all the transactions, payments, penalties, bank account operations, repayment schedules, schedule versions, repayment notifications for a contract. Depending on the contract's chosen banking product, only some of these may be displayed. The tab has no information to display while the contract is in the initial **Draft** status. Approve the contract to perform any contract event. Meaningful payments information is displayed in this tab only after performing transactions on the contract.
- **Contacts & Documents tab** - This tab holds documents related to the contract. It is meant to be the electronic folder of the contract.
- **History tab** - This tab displays the versions of the contract, along with workflow status and the user who modified the record.
- **Accounting Entries tab** - This tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. The accounting entries are generated after contract approval and performing transactions.

Depending on the chosen banking product, the contracts have different requirements regarding the fields that must be completed. The following pages exhibit the possible major contracts configurations:

Current Account	248
Current Account with Overdraft	275
Fixed Deposit	309
Secured or Unsecured Term Loan	333

The following configuration requirements generally apply for contracts:

Overview Tab

The **Overview** tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.

The following information in the **Overview** tab is common to all contract types:

Field	Mandatory	Data Type	Details
Contract ID	No	Text	A contract ID can be filled in, other than the contract number generated automatically by Core Banking when you saved the contract.
Customer	Yes	Lookup	The customer who owns the contract, selected previously, in the initial contract creation page. You cannot modify this information.
Banking Product	Yes	Lookup	The banking product selected previously, in the initial contract creation page. You cannot modify this information.
Currency	Yes	Lookup	The currency of the banking product selected previously, in the initial contract creation page. For the moment the product is defined currency wise, thus each product has an underlying currency. You cannot modify this information.
Activation Date	Yes	Invariant date	This is the date when the contract is activated. It is automatically completed with the system date.

Field	Mandatory	Data Type	Details
Main Bank Account	Yes	Lookup	When the contract is approved, this account it is created automatically for the bank defined as Main in Core Banking, within the Core Banking Operational > Bank menu . In order to generate an account number, a rule must be defined during the Core Banking implementation phase (example: branch code + incremental sequence number).
Managing Branch	Yes	Option set	This represents the branch of the organization where the contract was created. It is automatically completed at contract saving time, but you can select another branch from the list.

The following information should be filled in:

Field	Mandatory	Data Type	Details
Product Interest Rate section			
Product Interest	No	Lookup	Select from the list the interest to be applied for this contract. Only the interests associated to the selected banking product are displayed within the list. Depending on the selected interest, a series of other fields are displayed to be filled in: Margin, Reference Rate Date and Reference Rate.

Field	Mandatory	Data Type	Details
Margin	No	Numeric	This field is automatically completed with the margin of the previously selected product interest. If the product interest was not selected, you can manually enter the margin.
Reference Rate Date	Yes	Date	Select the date for the reference rate that is part of the previously selected product interest.
Reference Rate	Yes	Numeric	This field is automatically completed with the reference rate valid at the previously selected date.
Total Interest Rate	Yes	Numeric	This field is automatically completed with the calculated total interest rate of the previously selected product interest and any values entered for margin and reference rate. If the product interest was not selected, you can manually enter the interest rate.
Repayment Overview section			
Contract Period	No	Whole Number	This field is automatically completed with the contract period as it was defined at banking product level. You can edit this value.
Contract Period Type	No	Option Set	This field is automatically completed with the contract period type as it was defined at banking product level. You cannot edit this value.

Field	Mandatory	Data Type	Details
Maturity Date	No	Date	This field is automatically completed with the contract maturity date, calculated based on the values of the Contract Period and Contract Period Type. You cannot edit this value.
Repayment at end of month	No	Boolean	If you select this checkbox, then the due day of the contract is automatically set to the last day of the month, and the repayment schedule is calculated with an installment in the last day of month.

Click the **Save and Reload** button at the top right corner of the page.

Contract Participants Section

In the **Contract Participants** section, you can insert, delete or export customers who participate in this contract or who can be blocked from participation. After the first save operation, the customer is added as beneficiary of the contract. If the customer is a legal entity, all the company’s already entered legal representatives such as administrators, affiliates, owners, or other key contact persons are displayed in this list.

CONTRACT PARTICIPANTS

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Participant	Role	Status	Blocking Reason	Block Role Date	Block Disbursement
	Q	Q	Q	Q	Q	(All)
	John Doe	Company Administrator	Active			
	Mimi SRL	Borrower	Active			
	Mimi SRL	Beneficiary	Active			

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	No	Lookup	Select from the list the name of the customer who can access the contract.

Field	Required	Data Type	Details
Role	No	Option Set	Select from the list the role of the previously selected customer in the contract beneficiary's company.
Blocking Reason	No	Option Set	Select the reason for blocking this participant from accessing the contract, if needed.

IMPORTANT!

For legal entity customers, the participant with the Company Administrator role must be added, otherwise the loan contracts cannot be approved. This is not the case for current account contracts. For individual customers, the borrower and beneficiary of the contract are not mandatory to be added in order for the contract to be approved and disbursed.

Click the **Save and Close** button at the top right corner of the page.

Contract Tranches Section

In the **Contract Tranches** section, you can view the disbursement tranches configured at the product level. Usually used for corporate loans, such dividend payments or cash outflows are not done in equal amounts and usually trigger a recalculation in terms of interest. In this section you can also insert, delete or export disbursement tranches for the contract.

To add a tranche in a contract based on a product that has a disbursement matrix set up, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Tranche Date	Yes	Date	Select the date of the disbursement tranche.
Tranche Percent	Yes	Numeric	Enter the percentage from the contract value that has to be disbursed with this tranche.
Amount	Yes	Numeric	Enter the amount from the contract value that has to be disbursed with this tranche.

Field	Required	Data Type	Details
Interest Percent	No	Numeric	Enter the interest percent applicable for this tranche, if it must be different from the interest rate applicable for the entire contract.
Unusage Commission Percent	No	Numeric	Enter the commission percent applicable for the unused loan amount from this tranche.
Submitted Document	No	File	Upload the documents related to the tranche disbursement.

Click the **Save and Close** button at the top right corner of the page.

Fees & Commissions Section

In the **Fees & Commissions** section, you can view all the fees and commissions configured at the product level that have the **Automatic Load on Contract** checkbox set to **True**. After the first saving operation, all fees that are defined as values are displayed. The fees that are defined as percentages are displayed after completing all the values of the contract. Read more about the commissions automatically inserted and calculated in the [below section](#). You can also insert, delete or export fees and commissions for the contract.

FEES & COMMISSIONS

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Administration OV	EUR	28/07/2021		100.00	Monthly

To add a fee for this contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Contract	Yes	Lookup	This field displays the contract number generated automatically by Core Banking when you saved the contract. You cannot modify this information.
Currency	Yes	Lookup	The currency of the contract. You cannot modify this information.

Field	Required	Data Type	Details
Fee	Yes	Lookup	Select a commission from the list of commissions defined for the banking product used when creating the contract.
Periodicity Type	No	Option Set	This field is automatically completed with the periodicity type of the selected fee.
Fee Date	Yes	Date	Specify which value of the commission is to be used by selecting the date of the commission.
Percent Fee	No	Numeric	This field displays the commission percentage applicable for the selected date, if the commission was defined as a percentage.
Value Fee	No	Numeric	This field displays the commission value applicable for the selected date, if the commission was defined as a value.

Click the **Save and Close** button at the top right corner of the page.

Automatic Insertion and Calculation of Commissions

Commissions are automatically inserted / updated in the **Fees & Commissions** section depending on the life cycle and status of the contract:

- Creating a new contract:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with Automatically load on contract = True, with Is For Unusage = False, and Commission value is percentage = False.
 If Commission value is percentage = True, then the commission is only inserted if the amount value was previously inserted.

- **Updating a contract in Draft status:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`. If a commission with `Commission value is percentage = True` was already inserted, then the commission's value is updated according to the contract's financed amount. If the value of a commission with `Commission value is percentage = True` was manually modified (for negotiable commissions), then the new value is calculated based on the modified percentage.
- **Creating a new version for a contract:** Core Banking automatically inserts all the commissions already present in the contract. Additionally, all commissions specifically created for contract version (`Is For Contract Version = True`) are added as well.

NOTE

If a version for a contract is created more than once on the same day, then all commissions with `Is For Contract Version = True` that were not notified yet for each previous version are deleted. At the end of the day, there is only one commission for the latest version.

- **Updating a contract in Contract Version Draft status:** Core Banking only updates the percentage commissions that are not already notified.

For percentage commissions (with `Commission value is percentage = True`), the financed amount of the contract is used to calculate the commission value based on the percentage. The calculation method differs depending on the contract type:

- For contracts based on **Term Loan, Mortgage** or **Overdraft** banking products:

- If the commission is applied to amount, then the financed amount = amount due;
- If the commission is applied to financed amount, then the financed amount = amount due - advance amount;
- If the commission is applied to remaining value and the contract is in **Contract Version Draft** status, then financed amount = (-1) * main bank account balance. If the result is a negative value, then financed amount = null. In all the other cases, financed amount = null, which is the default value.
- For contracts based on **Bank Account with Overdraft** banking products:
 - If the commission is applied to overdraft limit amount, then the financed amount = overdraft limit amount;
 - If the commission is applied to used amount and the commission's period type is **Once**, then the financed amount = overdraft limit amount - available amount for overdraft. In all the other cases, financed amount = null, which is the default value.

Contract Covenant Section

In the **Contract Covenant** section, you can view the covenants that applicants must abide by after getting the loan, configured at the product level. Such conventions are usually applicable for corporate clients that must meet certain requirements in order to continue to receive disbursements and not only: submit balance sheet every x months, have account turnover of at least x percent from average monthly turnover, provide other relevant documents from authorities. In this section you can also insert, delete or export covenants for the contract.

CONTRACTS COVENANT

+ Insert X Delete ■ Export ↻ Refresh

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Q	Q	Q	Q	Q	(All)	Q
<input type="checkbox"/>	Financial	Lender can monitor borrower's current ratio				<input type="checkbox"/>	Active

To add a covenant to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Option Set	<p>Select the desired covenant from the list of possible values:</p> <ul style="list-style-type: none"> • Borrowers should perform tax obligations: the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • Lender can monitor borrower's current ratio: the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • Lender possesses the right to prevent merges or acquisitions: a clear stipulation that the lender possesses the right to prevent merges of acquisitions without proper

Field	Required	Data Type	Details
			notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value of the covenant.
Covenant Type	No	Option Set	This field is automatically completed with the type of the selected covenant.
Review Frequency (Months)	No	Whole Number	Enter the number of months after which the covenant has to be reviewed.
Review Date	No	Date	Enter the date when the covenant has to be reviewed.

Click the **Save and Reload** button at the top right corner of the page.

Activate the covenant record by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Contract Classifications Section

In the **Contract Classifications** section, you can insert, delete or export classifications for the contract. You can choose to add the classifications defined at banking product level.

CONTRACT CLASSIFICATIONS

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Contract	Code	Name	Classification Type	Valid From	Valid To
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	3179	REG1	Classification Regulatory	Regulatory	01/01/2020	31/12/2030

To add a classification to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Classification	No	Lookup	Select the desired classification for the contract from the list of classifications associated with the banking product.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.
Description	No	Text Area	Enter a description for the contract classification.

Click the **Save and Close** button at the top right corner of the page.

Collaterals Tab

The **Collaterals** tab appears on a contract only if the chosen product is **secured**. The tab is used to set collaterals as guarantees. Collaterals must be previously defined (see [Collateral Management](#)) and registered (see [Registering Collaterals](#)). Only after a collateral is registered, it can be used for covering a secured loan contract.

NOTE

A registered collateral can be attached to multiple contracts if the contracts total amount does not exceed the collateral available amount.

1 Overview 2 Collaterals 3 Payments 4 Contacts & Documents 5 History 6 Accounting Entries

Cover Value 105,000 Product Collateral Cover Percent 123

CONTRACT GUARANTORS

Contract	Guarantor
2341 MG	lcv2

CONTRACT COLLATERAL

+ Insert X Delete

Status	Collateral Type	Currency	Collateral Register Value	CoverPercent	Cover Value in Contract Curre...	Last Evaluation Date
Active	Residential Real Estate	EUR	29,016.75		35,000.00	21/05/2021
Active	Cash	EUR	37,307.25	77.97	45,000.00	

The fields **Cover Value** and **Product Collateral Cover Percent** are automatically populated.

IMPORTANT!

The Product Collateral Coverage Percent field is read-only, and set with the value defined at banking product level.

To add a collateral to a secured contract, go to the **Collaterals** tab at contract level. In this tab you can insert one or more collaterals in order to have the contract covered, as well as contract guarantors.

Start by adding guarantors to your contract, if needed. The **Contract Guarantors** section can be used to add a collateral that is not owned by the customer. If a guarantor is added on the loan contract, you can use the collaterals owned by the guarantors in order to cover the contract risk.

1. Click the **Insert** button within the **Contract Guarantor** section.
2. In the newly displayed **Add Contract Guarantors** page, fill in the following fields:

Field	Mandatory	Data Type	Details
Contract	Yes	Lookup	Read-only field, automatically completed with the current contract.
Guarantor	Yes	Lookup	Select the customer who acts as a guarantor for the contract.

3. Click the **Save and Close** button at the top right corner of the page.
4. Click the **Insert** button from the **Contract Collateral** section.
5. In the newly displayed **Add Contract Collateral** page, fill in the following fields:

ADD CONTRACT COLLATERAL

Customer/Guarantor: ↓ ✎

Collateral Register: ↓ ✎

Collateral Register Value:

Collateral Register Value Usage (%):

Cover Value in Contract Currency:

Mortgage File: or Drop file here

Field	Mandatory	Data Type	Details
Customer / Guarantor	Yes	Lookup	Select the customer who acts as guarantor for the contract. The field is automatically completed with the customer selected in the contract, but you can select any of the customers already added as guarantors for this contract.

Field	Mandatory	Data Type	Details
<p>Collateral Register</p>	<p>Yes</p>	<p>Lookup</p>	<p>Select a collateral registered to the current customer. When selecting a collateral, the Cover Register Value, Cover Register Value Usage and Cover Value in Contract Currency fields are automatically calculated.</p> <div data-bbox="959 804 1308 1539" style="background-color: #e1eef6; padding: 10px; border: 1px solid #ccc;"> <p>NOTE</p> <p>A registered collateral can be attached to multiple contracts if the contracts total amount does not exceed the collateral available amount.</p> </div>

Field	Mandatory	Data Type	Details
			<p>IMPORTANT!</p> <p>When selecting a Fixed deposit collateral, the status of the associated bank account becomes Blocked. If the contract's status changes from Owned or Active into Released, the status of the bank account becomes Opened.</p> <p>If the status is changed from Active to Released – the status for Bank account changes to Opened (Only for fixed</p>

Field	Mandatory	Data Type	Details
<p>Collateral Register Value Usage (%)</p>	<p>Yes</p>	<p>Numeric</p>	<p>deposit collateral). The percentage to be used from the registered collateral's total value. The percentage is set at banking product level, in the Collateral Cover Percent field. You can modify this percentage. As a result, the Collateral Register Value and the Cover Value in Contract Currency values are automatically recalculated by Core Banking.</p>

Field	Mandatory	Data Type	Details
Cover Register Value	Yes	Numeric	The value that is taken from collateral, expressed in the collateral's currency. If the collateral is in a different currency than the contract currency, the exchange rate is automatically applied in order to have the available amount correctly calculated. Further, the Daily recalculation of Collaterals job runs daily in order to recalculate the available amount for each collateral.
Cover Value in Contract Currency	Yes	Numeric	The cover value converted in the contract's currency at the exchange rate defined in Core Banking.
Mortgage File	No	File	Attach a file relevant for the mortgage.

6. Click the **Save and close** button.

NOTE

You can send a contract for approval only if $\text{Cover Value} = \text{Financed Amount} * \text{Product Collateral Cover Percent} / 100$.

Payments Tab

The **Payments** tab contains all the transactions, payments, penalties, bank account operations, repayment schedules, schedule versions, repayment notifications for a contract. Depending on the contact's chosen banking product, only some of these may be displayed. The tab has no information to display in **Draft** status. Approve the contract to perform any contract event. Meaningful payment information is displayed in this tab only after [performing transactions on the contract](#).

The screenshot shows the Payments tab interface with the following sections:

- CONTRACT REPAYMENT SCHEDULE:** A table with columns: Contract ID, Date Schedule, Modified On. Data row: 1602-021-USD, 28.01.2021, 28.01.2021 13:28.
- CONTRACT REPAYMENT SCHEDULE VERSIONS:** A table with columns: VersionNo, Versioning Reason, Version Date, Date Schedule. It shows "No data".
- TRANSACTIONS:** A table with columns: Name, Transaction Type, Business Status, Event Date, Event Value, Created by user. Data row: EIS 1076, Disbursement, Approved, 28.01.2021, 1,500,000.00, user.
- REPAYMENT NOTIFICATIONS:** A table with columns: Name, CustomerId, Notification Date, Currency, Total Amount, Remaining Value, Maturity Date. Data rows:

Name	CustomerId	Notification Date	Currency	Total Amount	Remaining Value	Maturity Date
190055	VirtualBrand	29.03.2021	USD	131,879.83	0.00	03.04.2021
190040	VirtualBrand	01.03.2021	USD	132,707.16	0.00	06.03.2021
- PENALTIES:** A table with columns: Penalty Date, Penalty Amount, Is Paid, Name. It shows "No data".

Contract Repayment Schedule Section

The **Contract Repayment Schedule** section displays the repayment schedule automatically generated by Core Banking for the approved contract, after performing a disbursement.

CONTRACT REPAYMENT SCHEDULE

Contract	Date Schedule	Modified On
2939	19/07/2021	19/07/2021 14:46

The section displays only basic information about the generated schedule, such as contract number, schedule date and last modification date and time. For detailed information and the actual list of the installments, double-click on the schedule. The **Edit Contract Repayment Schedule** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE

Date Schedule: 29/07/2021 Print Schedule

Contract: 3256 Customer: [dropdown]

CONTRACT REPAYMENT SCHEDULE DETAILS

No.	Due Date	Interest	Principal	Commission For Undrawn Amount	Total Repayment	Notif.No.
1	30-08-2021	0.00	0.00	0.00	0.00	
2	29-09-2021	0.00	0.00	9.38	9.38	196053
3	01-11-2021	0.00	0.00	9.38	9.38	196070
4	29-11-2021	58.75	0.00	14.69	73.44	196083
5	29-12-2021	37.50	37,845.58	9.38	37,892.46	196098
6	31-01-2022	41.25	0.00	0.31	41.56	196113
7	28-02-2022	0.00	0.00	1.56	1.56	196146

You cannot edit the information displayed in this page.

NOTE
 Following an early repayment event, for contracts based on banking products with the **Is Revolving** field set to **False**, when the installments number recalculated after such an event is lower than the previous installments number, the maturity date and the contract period are updated along with the number of installments.

The following information is displayed about each schedule detail (installment):

Column	Details
No.	The number of the repayment schedule detail.
Due Date	The date when the installment must be paid.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Commission For Undrawn Amount/ or other commissions, depending on the selected contract type	The value of the commission with the specified type calculated for this installment.
Total Repayment	The number of the repayment notification generated for this schedule detail.

Column	Details
Notification No.	The number of the notification where the installment is included, if it was already generated.

Within the list, the schedule details are color coded as follows:

- Schedule details highlighted in blue are already paid, allocated or closed to payment.
- Schedule details not highlighted (displayed on a white background) remain to be paid.

To export the schedule in a .pdf file, click the **Print Schedule** button. Your browser automatically downloads the PaymentScheduleFile.pfd file, with all the information displayed within the **Contract Repayment Schedule** page.

Contract Repayment Schedule Versions Section

The **Contract Repayment Schedule Versions** section displays the versions of the repayment schedules automatically generated by Core Banking each time when a contract event that changed either the maturity date or the amount of a repayment was performed on the contract. The section is displayed only if such versions exist for the contract.

CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo	Versioning Reason	VersionDate	Date Schedule
2	EarlyRepayment	29/07/2021	19/07/2021
1	Payment Holiday	19/07/2021	19/07/2021

The section displays only basic information about the generated versions, such as version number, versioning reason, version creation date and the date of the previously active schedule.

NOTE
 The most recent repayment schedule version is considered active by Core Banking, while the previous schedule records are kept for historical purposes.

For detailed information about the repayment schedule version, double-click on the desired record. The **Edit Contract Repayment Schedule Version** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo <input style="width: 90%; border: 1px solid #ccc;" type="text" value="7"/>	VersionDate <input style="width: 90%; border: 1px solid #ccc;" type="text" value="02/07/2021"/>
Versioning Reason <input style="width: 90%; border: 1px solid #ccc;" type="text" value="EarlyRepayment"/>	Customer <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Oana C"/>
Contract <input style="width: 90%; border: 1px solid #ccc;" type="text" value="2329 TL_EUR"/>	Contract Event <input style="width: 90%; border: 1px solid #ccc;" type="text" value="ECB 1456"/>
Date Schedule <input style="width: 90%; border: 1px solid #ccc;" type="text" value="21/05/2021"/>	ScheduleType <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Equal Installment Monthly 360"/>

VERSION'S DETAILS

No.	Due Date	RemainingValue	Interest	Principal	TotalInstallment	Notif.No.
1	02-07-2021	5,131.33	29.93	1,000.00	1,029.93	192042
2	12-07-2021	3,789.79	15.79	338.37	354.16	
3	12-08-2021	3,451.42	14.38	339.78	354.16	
4	12-09-2021	3,111.64	12.97	341.19	354.16	
5	12-10-2021	2,770.45	11.54	342.62	354.16	
6	12-11-2021	2,427.83	10.12	344.04	354.16	
7	12-12-2021	2,083.79	8.68	345.48	354.16	
8	12-01-2022	1,738.31	7.24	346.92	354.16	
9	12-02-2022	1,391.39	5.80	348.36	354.16	
10	12-03-2022	1,043.03	4.35	349.81	354.16	
11	12-04-2022	693.22	2.89	351.27	354.16	
12	12-05-2022	341.95	1.42	341.95	343.37	

You cannot edit the information displayed in this page.

The following information is displayed about each schedule version:

Column	Details
Version No.	The number of the repayment schedule version.
Version Date	The date when the version was created.
Versioning Reason	The type of contract event that triggered the generation of the version.
Customer	The customer for whom the contract was created.
Contract	The number of the contract for which the repayment schedule version was generated.
Contract Event	The id of the contract event that triggered the generation of the version.
Date Schedule	The date of the previous repayment schedule.

Column	Details
Schedule Type	The type of schedule selected in the contract and used to generate the repayment schedule.
Version's Details List	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Transactions Section

The **Transactions** section displays all the transactions performed at the contract level, in any status. This section only has information if the contract is in **Approved** status and transactions were already created. Read detailed information about contract events and [how to add an event](#) in the dedicated [Contract Events](#) page.

TRANSACTIONS

[+ Insert](#)

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
<input type="checkbox"/>	ECB 1796	Early Repayment	Approved	02/07/2021	1,018.50	oana.c
<input type="checkbox"/>	ECB 1794	Early Repayment	Approved	02/07/2021	1,048.43	oana.c
<input type="checkbox"/>	ECB 1615	Early Repayment	Approved	29/06/2021	1,018.96	andrei.vlad
<input type="checkbox"/>	ECB 1475	Disbursement	Approved	24/05/2021	250.00	oana.c
<input type="checkbox"/>	ECB 1462	Disbursement	Approved	21/05/2021	500.00	oana.c
<input type="checkbox"/>	ECB 1456	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1458	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1459	Disbursement	Approved	21/05/2021	2,000.00	oana.c

The section displays only basic information about the transaction, such as event number, status, date, transaction type, value and the user who created it. For detailed information about the transaction and the repayment schedule generated for the approved event, double-click on the schedule. The **Event** page is displayed with the selected event and the generated repayment schedule for the event:

CURRENT STATUS: APPROVED TRANSACTION NUMBER ECB 2091

Event

Contract: 3123 Customer: Helene

Transaction Type: Disbursement Currency: EUR

Financed Amount: 10,000 Available Value: 0

Event Date: 01/08/2021 Event Value: 10,000

Repayment Due Day: 5 Installment Method: Next Period tenor: 6

Principal Value: 1,666.67 Installment Value: 1,691.99

CONTRACT REPAYMENT SCHEDULE DISBURSE

No.	Due Date	Remaining Value	Interest	Principal	Total Installment
1	05-09-2021	10,000.00	52.78	1,644.77	1,697.55
2	05-10-2021	8,355.23	34.81	1,657.18	1,691.99
3	05-11-2021	6,698.05	27.91	1,664.08	1,691.99
4	05-12-2021	5,033.97	20.97	1,671.02	1,691.99
5	05-01-2022	3,362.95	14.01	1,677.98	1,691.99
6	05-02-2022	1,684.97	7.02	1,684.97	1,691.99

You cannot edit the information displayed in this page.

The following information is displayed about each event, with some variations depending on the [event type](#):

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Transaction Type	The type of the transaction that is performed on the contract.
Currency	The currency of the contract.
Financed Amount	The amount financed by the contract.
Available Value	The amount still available in the contract.
Event Date	The date when the event was created.
Event Value	The amount of the transaction.

Column	Details
Repayment Due Day	The day of the month when the repayment is due.
Installment Method	The method of calculating the installment value.
Tenor	The tenor of the contract in months.
Principal Value	The amount of the principal of the contract.
Installment Value	The amount of the installment.
Contract Repayment Schedule section	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.

NOTE

In order to add transactions to an approved contract, the transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions](#) tab.

All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Repayment Notifications Section

The **Repayment Notifications** section displays all the repayment notifications generated for the contract. This section only has information if the contract is in **Approved** status and disbursements were already performed.

REPAYMENT NOTIFICATIONS

Export Refresh

No	Customer	Date	Currency	Amount	Remaining	MaturityDate
192896	Oana C	25/11/2021	EUR	0.13	0.00	25/11/2021
192714	Oana C	12/11/2021	EUR	239.16	0.00	12/11/2021
192613	Oana C	22/10/2021	EUR	0.78	0.00	22/10/2021
192462	Oana C	12/10/2021	EUR	239.16	0.00	12/10/2021
192199	Oana C	12/09/2021	EUR	239.16	5.18	12/09/2021
191933	Oana C	12/09/2021	EUR	653.50	0.00	12/09/2021
191814	Oana C	31/08/2021	EUR	14.76	0.00	31/08/2021
191465	Oana C	12/08/2021	EUR	653.50	0.00	12/08/2021
192136	Oana C	12/08/2021	EUR	239.16	0.00	12/08/2021
192135	Oana C	12/07/2021	EUR	239.16	0.00	12/07/2021

5 10 20 1 2 3 4

Within the list, the repayment notifications are color coded as follows:

- Repayment notifications highlighted in blue are already paid, allocated or closed to payment.
- Repayment notifications not highlighted (displayed on a white background) remain to be paid.

The following information is displayed about each notification:

Field	Description
No.	The number of the repayment notification record.
Customer	The customer for whom the contract was created.
Date	The date when the notification was generated.
Currency	The currency of the contract.
Amount	The amount of the installment for which the notification was generated.
Remaining	The amount from the installment that remains to be paid.
Maturity Date	The maturity date of the notification. This is calculated adding the value of the Grace period for repayment field at the banking product level to the notification date.

For detailed information about a repayment notification, double-click on the desired record. The **Repayment Notification** page is displayed with the selected notification:

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. Contract Currency

Notification Date Maturity Date Total Amount

REPAYMENT NOTIFICATION DETAILS

Operation Item	Value	RemainingValue	IsPaid
Front-end Fee	400.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
4737	08/07/2021	Front-end Fee	400.00	24/06/2021	14

CORRECTIONS

Customer	Correction Date	Currency	Total Correction
Mimi SRL	24/06/2021	EUR	25.00

You cannot edit the information displayed in this page. Read detailed information about repayment notifications in the dedicated [Repayment Notifications](#) page.

IMPORTANT!
 All the Front-End Fee commission types with Once periodicity type applied to a contract are notified and must be paid when the contract is approved. The [Core Banking system parameter FrontEndFee](#) defines the type of commission that is automatically notified at the contract approval.

CURRENT STATUS APPROVED > NEXT STATUS CLOSED
 CONTRACT NUMBER 3569 ACTIVATION DATE 20/08/2021 CREATED BY vladb VERSION 2 VERSION DATE 20/08/2021 03:00 CONTRACT CATEGORY Normal

FEES & COMMISSIONS

Refresh

Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
Commission Applied To Amount	EUR	20/08/2021	10.0000	12.50	Monthly
Corporate Loan Term Front-End Fee EUR	EUR	20/08/2021	4.0000	51.00	Once
Repayment Fee EUR	EUR	20/08/2021		18.50	Once

CURRENT STATUS PROCESSED

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION
 No. 199204 Contract 3569 Currency EUR
 Notification Date 20/08/2021 Maturity Date 20/08/2021 Total Amount 276

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	Remaining Value	Is Paid
Front-end Fee	51.00	0.00	<input checked="" type="checkbox"/>
Advance	225.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	Due Date	Delay (days)
9828	20/08/2021	Front-end Fee	51.00	20/08/2021	0
9828	20/08/2021	Advance	225.00	20/08/2021	0

Penalties Section

The **Penalties** section displays the penalty interest applicable to the contract, automatically calculated by Core Banking for an approved contract, based on all the interests with selected **Is Penalty** checkbox that are applied to this contract, configured in the **Overview** tab.

PENALTIES

Export Refresh

Penalty Date	Penalty Amount	Payed	Notification No
22/12/2021	0.01	<input checked="" type="checkbox"/>	193119
24/01/2022	0.01	<input checked="" type="checkbox"/>	193509

The section displays only basic information about the penalties, such as penalty date, amount, notification number and whether it was paid or not. For detailed information, double-click on the desired penalty record. The **Contract Penalty** page is displayed with the selected penalty's details:

EDIT CONTRACT PENALTY

CONTRACT PENALTY

Contract: 3015 Customer: DemoCF

Is Paid: Name: _____

Notification: 193119 Penalty Amount: 0.01

Penalty Date: 22/12/2021

CONTRACT PENALTY DETAILS

+ Insert

x Delete

| Export

↻ Refresh

	Penalized Notification	Penalized Item	Overdue Days	Penalty Amount	Loan Item
	Q	Q	Q	Q	Q
	192879	Loan Interest	122	0.01	Overdue Interest

You cannot edit the information displayed in this page.

The following information is displayed about each penalty record:

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Is Paid	A checkbox indicating whether the penalty was already paid through a payment allocation or not.
Name	The name of the penalty.
Notification	The number of the notification where the penalty is included.
Penalty Amount	The amount of the penalty expressed in the contract's currency.
Penalty Date	The date when the penalty was calculated.
Contract Penalty Details section	
Penalized Notification	The notification which was not paid in time and for which the penalty is calculated.
Penalized Item	The item to which the penalty interest was applied.
Overdue Days	The number of days since the notification was overdue for payment.
Penalty Amount	The calculated amount of the penalty.
Loan Item	The loan item which is used to calculate the penalty interest.

You can view the details of the penalty in a separate page, named **Edit Contract Penalty Detail**, if you double-click the detail record:

You cannot edit the information displayed in this page.

Depending on the banking product used for the selected contract, other sections may be displayed. Please check the pages corresponding to the desired contract.

Contacts & Documents Tab

This section holds documents related to the contract. It is meant to be the electronic folder of the contract.

To insert a document to the contract, click the **Insert** button in the **Contract Document** section. The **Add Contract Document** page is displayed.

Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the document.
Number	No	Text	Enter the number of the document.

Field	Mandatory	Data Type	Details
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.

Click the **Save and Close** button at the top right corner of the page.

History Tab

The **History** tab displays the versions of the contract, along with workflow status and the user who modified the record. A contract can have only one **Draft** version, one **Current** version, but it may have multiple **History** versions, which are displayed in this section. In this tab you can track the contract's life cycle and review older versions that are no longer active (for details, see [Contract Versioning](#)).

Name	Label	Attribute Version Date	Attribute Version	Modified by user
2509 AG_OD	Approved	15/07/2021 03:00	6	JobServer
2509 AG_OD.5	Closed	14/07/2021 03:05	5	...
2509 AG_OD.4	Closed	07/07/2021 03:05	4	...
2509 AG_OD.3	Closed	01/07/2021 03:00	3	...
2509 AG_OD.2	Closed	30/06/2021 03:05	2	...
2509 AG_OD.1	Closed	07/06/2021 03:00	1	...

Accounting Entries Tab

The **Accounting Entries** tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. These records are automatically generated by the system, after performing transactions for an approved contract.

Accruals and Provisions Section

The records containing daily accrual and provisions are displayed in the **Accruals and Provisions** section. Generated automatically by the system respecting the definition of the contract, product dimensions, system parameters and jobs.

ACCRUALS AND PROVISIONS

<input type="checkbox"/>	Classification	Contract	Calculation Date	Daily Accrual Int...	Accumulated In...	Daily Interest Pr...	Accumulated In...	Daily Fee Accrual	Accumulated F...	Principal Provisi...	Previous Princip...	Process Days
	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
	Normal	3015	27/07/2021	0.00000000	0.00000000			0.19000000	0.95000000			1
	Normal	3015	26/07/2021	0.00000000	0.00000000			0.19000000	0.76000000			1
	Normal	3015	25/07/2021	0.00000000	0.00000000			0.19000000	0.57000000			1
	Normal	3015	24/07/2021	0.00000000	0.00000000			0.19000000	0.38000000			1
	Normal	3015	23/07/2021	0.00000000	0.00000000			0.19000000	0.19000000		12.00000000	1

The following information is displayed for each accrual and provision entry:

Column	Details
Classification	The classification of the accrual and provision entry. The classification is determined based on the records created in the Loan Classification menu. These records classify transactions based on the number of days since a repayment notification is overdue.
Contract	The number of the current contract.
Calculation Date	The date when the accrual and provision calculation was performed.
Daily Accrual Interest	The amount of interest accrued on that day.
Accumulated Interest Accrual	The total amount of interest accrued until that day.
Daily Interest Provision	The amount of interest provisioned on that day.
Accumulated Interest Provision	The total amount of interest provisioned until that day.
Daily Fee Accrual	The amount of fees and commissions accrued on that day.
Accumulated Fee Accrual	The total amount of fees and commissions accrued until that day.
Principal Provision	The amount of principal provisioned.
Previous Principal Provision	The previous amount of principal provisioned.
Process Days	The number of days processed.

Accounting Totals on Contract Section

The **Accounting Totals on Contract** section provides an overview of the total amounts specified in accounting records. The accounting entries are generated by the **Generate Accounting Entries** service in the **Core Banking END OF DAY (CB) daily job** . The job runs automatically at the end of day.

ACCOUNTING TOTALS ON CONTRACT

Account	Total Debit	Total Credit
20219 Other treasury loans	27,000.00	0.00
25110 Current accounts	27,000.00	27,000.00
28110 Overdue principal	0.00	27,000.00
29111 Impairment allowance_principal_normal status	0.00	270.00
29211 Impairment allowance_principal_special mention	810.00	0.00
64211 Impairment allowance expense_principal_normal status	270.00	0.00

The following information is displayed for each total amount:

Column	Details
Account	The account where the operation was performed.
Total Debit	The amount which was debited from the account.
Total Credit	The amount which was credited to the account.

Accounting Entries Section

The **Accounting Entries** section reflects the accounting for the transactions related to the loan contract. The accounting entries are generated by the **Generate Accounting Entries** service in the **Core Banking END OF DAY (CB) daily job** . The job runs automatically at the end of day.

ACCOUNTING ENTRIES

Name	Accounting Date	Accounting Value	Analytic Credit ...	Analytic Debit A...	Currency	Equivalent Value	Exchange Rate	Description
AccECB 1609	08/06/2021	270.0000	29111.Straight L	64211.Straight L	EUR	270.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	90300.Straight L	99900.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	25110.Straight L	20219.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
Acc2547 Straight L	08/06/2021	27,000.0000	99900.Straight L	90300.Straight L	EUR	27,000.0000	1.0000	Approval of 2547 Straight L
Acc4079	01/09/2021	809.9000	76211.Straight L	29211.Straight L	EUR	809.9000	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	3.3300	28110.Straight L	25110.Straight L	EUR	3.3300	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	0.1000	76211.Straight L	29211.Straight L	EUR	0.1000	1.0000	Repayment Principal Due 08.07.2021
Acc4079	01/09/2021	26,996.6700	28110.Straight L	25110.Straight L	EUR	26,996.6700	1.0000	Repayment Principal Due 08.07.2021

The following information is displayed for each accounting entry:

Column	Details
Name	The id of the accounting entry.
Accounting Date	The date when the entry was generated.
Accounting Value	The value of the accounting entry.
Analytic Credit Account Code	The code of the analytic credit account.
Analytic Debit Account Code	The code of the analytic debit account.
Currency	The currency of the accounting entry.
Equivalent Value	The equivalent value of the accounting entry expressed in the contract's currency.
Exchange Rate	The exchange rate between the accounting entry currency and the contract currency.
Description	The description of the accounting operation.

Current Account

A current account is a bank account where you can store and withdraw money, enable it for debit/ credit transactions internally (disburse/ repay loan, transfer between accounts) or via integrated solution for card management or payments. To create a contract based on a [Current Account banking product](#), follow the steps described in the [Creating Contracts page](#), making sure that you select Bank Account in the Product Type field and a Current Account bank account type banking product in the Banking Product field. After saving the contract, go through each tab and fill in the general and the specific information for this type of contract:

Overview Tab

The **Overview** tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.

The following information in the **Overview** tab is common to all contract types:

Field	Mandatory	Data Type	Details
Contract ID	No	Text	A contract ID can be filled in, other than the contract number generated automatically by Core Banking when you saved the contract.
Customer	Yes	Lookup	The customer who owns the contract, selected previously, in the initial contract creation page. You cannot modify this information.
Banking Product	Yes	Lookup	The banking product selected previously, in the initial contract creation page. You cannot modify this information.
Currency	Yes	Lookup	The currency of the banking product selected previously, in the initial contract creation page. For the moment the product is defined currency wise, thus each product has an underlying currency. You cannot modify this information.
Activation Date	Yes	Invariant date	This is the date when the contract is activated. It is automatically completed with the system date.
Main Bank Account	Yes	Lookup	When the contract is approved, this account it is created automatically for the bank defined as Main in Core Banking, within the Core Banking Operational > Bank menu . In order to generate an account number, a rule must be defined during the Core Banking implementation phase (example: branch code + incremental sequence number).

Field	Mandatory	Data Type	Details
Managing Branch	Yes	Option set	This represents the branch of the organization where the contract was created. It is automatically completed at contract saving time, but you can select another branch from the list.

Click the **Save and Reload** button at the top right corner of the page.

The following information specific to **Current Accounts** contracts should be completed in the **Overview** tab:

Field	Mandatory	Data Type	Details
Product Interest Rate section			
Product Interest	No	Lookup	Select from the list the interest to be applied for this contract. Only the interests associated to the selected banking product are displayed within the list. Depending on the selected interest, a series of other fields are displayed to be filled in: Margin, Reference Rate Date and Reference Rate.
Margin	No	Numeric	This field is automatically completed with the margin of the previously selected product interest. If the product interest was not selected, you can manually enter the margin.
Reference Rate Date	Yes	Date	Select the date for the reference rate that is part of the previously selected product interest.
Reference Rate	Yes	Numeric	This field is automatically completed with the reference rate valid at the previously selected date.

Field	Mandatory	Data Type	Details
Total Interest Rate	Yes	Numeric	This field is automatically completed with the calculated total interest rate of the previously selected product interest and any values entered for margin and reference rate. If the product interest was not selected or if the interest at the banking product level was marked as Is Negotiable , you can manually enter the interest rate.
Repayment Overview section			
Contract Period	No	Whole Number	This field is automatically completed with the contract period as it was defined at banking product level. You can edit this value.
Contract Period Type	No	Option Set	This field is automatically completed with the contract period type as it was defined at banking product level. You cannot edit this value.
Maturity Date	No	Date	This field is automatically completed with the contract maturity date, calculated based on the values of the Contract Period, Contract Period Type and Activation Date. You cannot edit this value.
Repayment at end of month	No	Boolean	If you select this checkbox, then the due day of the contract is automatically set to the last day of the month, and the repayment schedule is calculated with an installment in the last day of month.

Contract Participants Section

In the **Contract Participants** section, you can insert, delete or export customers who participate in this contract or who can be blocked from participation. After the first save operation, the customer is added as beneficiary of the contract. If the customer is a legal entity, all the company’s already entered legal representatives such as administrators, affiliates, owners, or other key contact persons are displayed in this list.

CONTRACT PARTICIPANTS

+ Insert X Delete Export Refresh

Participant	Role	Status	Blocking Reason	Block Role Date	Block Disbursement
John Doe	Company Administrator	Active			
Mini SRL	Borrower	Active			
Mini SRL	Beneficiary	Active			

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	No	Lookup	Select from the list the name of the customer who can access the contract.
Role	No	Option Set	Select from the list the role of the previously selected customer in the contract beneficiary's company.
Blocking Reason	No	Option Set	Select the reason for blocking this participant from accessing the contract, if needed.

IMPORTANT!

For legal entity customers, the participant with the Company Administrator role must be added, otherwise the loan contracts cannot be approved. This is not the case for current account contracts. For individual customers, the borrower and beneficiary of the contract are not mandatory to be added in order for the contract to be approved and disbursed.

Click the **Save and Close** button at the top right corner of the page.

Contract Tranches Section

In the **Contract Tranches** section, you can view the disbursement tranches configured at the product level. Usually used for corporate loans, such dividend payments or cash outflows are not done in equal amounts and usually trigger a recalculation in terms of interest. In this section you can also insert, delete or export disbursement tranches for the contract.

To add a tranche in a contract based on a product that has a disbursement matrix set up, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Tranche Date	Yes	Date	Select the date of the disbursement tranche.
Tranche Percent	Yes	Numeric	Enter the percentage from the contract value that has to be disbursed with this tranche.
Amount	Yes	Numeric	Enter the amount from the contract value that has to be disbursed with this tranche.
Interest Percent	No	Numeric	Enter the interest percent applicable for this tranche, if it must be different from the interest rate applicable for the entire contract.
Unusage Commission Percent	No	Numeric	Enter the commission percent applicable for the unused loan amount from this tranche.
Submitted Document	No	File	Upload the documents related to the tranche disbursement.

Click the **Save and Close** button at the top right corner of the page.

Fees & Commissions Section

In the **Fees & Commissions** section, you can view all the fees and commissions configured at the product level that have the **Automatic Load on Contract** checkbox set to True. After the first saving operation, all fees that are defined as values are displayed. The fees that are defined as percentages are displayed after completing all the values of the contract. Read more about the commissions automatically inserted and calculated in the [below section](#). You can also insert, delete or export fees and commissions for the contract.

FEES & COMMISSIONS

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Administration OV	EUR	28/07/2021		100.00	Monthly

To add a fee for this contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Contract	Yes	Lookup	This field displays the contract number generated automatically by Core Banking when you saved the contract. You cannot modify this information.
Currency	Yes	Lookup	The currency of the contract. You cannot modify this information.
Fee	Yes	Lookup	Select a commission from the list of commissions defined for the banking product used when creating the contract.
Periodicity Type	No	Option Set	This field is automatically completed with the periodicity type of the selected fee.
Fee Date	Yes	Date	Specify which value of the commission is to be used by selecting the date of the commission.
Percent Fee	No	Numeric	This field displays the commission percentage applicable for the selected date, if the commission was defined as a percentage.
Value Fee	No	Numeric	This field displays the commission value applicable for the selected date, if the commission was defined as a value.

Click the **Save and Close** button at the top right corner of the page.

Automatic Insertion and Calculation of Commissions

Commissions are automatically inserted / updated in the **Fees & Commissions** section depending on the life cycle and status of the contract:

- **Creating a new contract:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`, and `Commission value is percentage = False`.
If `Commission value is percentage = True`, then the commission is only inserted if the amount value was previously inserted.
- **Updating a contract in Draft status:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`. If a commission with `Commission value is percentage = True` was already inserted, then the commission's value is updated according to the contract's financed amount. If the value of a commission with `Commission value is percentage = True` was manually modified (for negotiable commissions), then the new value is calculated based on the modified percentage.
- **Creating a new version for a contract:** Core Banking automatically inserts all the commissions already present in the contract. Additionally, all commissions specifically created for contract version (`Is For Contract Version = True`) are added as well.

NOTE

If a version for a contract is created more than once on the same day, then all commissions with `Is For Contract Version = True` that were not notified yet for each previous version are deleted. At the end of the day, there is only one commission for the latest version.

- **Updating a contract in Contract Version Draft status:** Core Banking only updates the percentage commissions that are not already notified.

For percentage commissions (with `Commission value is percentage = True`), the financed amount of the contract is used to calculate the commission value based on the percentage. The calculation method differs depending on the contract type:

- For contracts based on **Term Loan, Mortgage** or **Overdraft** banking products:
 - If the commission is applied to amount, then the financed amount = amount due;
 - If the commission is applied to financed amount, then the financed amount = amount due - advance amount;
 - If the commission is applied to remaining value and the contract is in `Contract Version Draft` status, then financed amount = $(-1) * \text{main bank account balance}$. If the result is a negative value, then financed amount = null. In all the other cases, financed amount = null, which is the default value.
- For contracts based on **Bank Account with Overdraft** banking products:
 - If the commission is applied to overdraft limit amount, then the financed amount = overdraft limit amount;
 - If the commission is applied to used amount and the commission's period type is `Once`, then the financed amount = overdraft limit amount - available amount for overdraft. In all the other cases, financed amount = null, which is the default value.

Contract Covenant Section

In the **Contract Covenant** section, you can view the covenants that applicants must abide by after getting the loan, configured at the product level. Such conventions are usually applicable for corporate clients that must meet certain requirements in order to continue to receive disbursements and not only: submit balance sheet every x months, have account turnover of at least

x percent from average monthly turnover, provide other relevant documents from authorities. In this section you can also insert, delete or export covenants for the contract.

CONTRACTS COVENANT

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Q	Q	Q	📅 Q	📅 Q	(All) ▾	Q
	Financial	Lender can monitor borrower's current ratio				<input type="checkbox"/>	Active

To add a covenant to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Option Set	<p>Select the desired covenant from the list of possible values:</p> <ul style="list-style-type: none"> • Borrowers should perform tax obligations: the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • Lender can monitor borrower's current ratio: the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • Lender possesses the right to prevent merges or acquisitions: a clear stipulation that the lender possesses the right to prevent merges of acquisitions without proper

Field	Required	Data Type	Details
			notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value of the covenant.
Covenant Type	No	Option Set	This field is automatically completed with the type of the selected covenant.
Review Frequency (Months)	No	Whole Number	Enter the number of months after which the covenant has to be reviewed.
Review Date	No	Date	Enter the date when the covenant has to be reviewed.

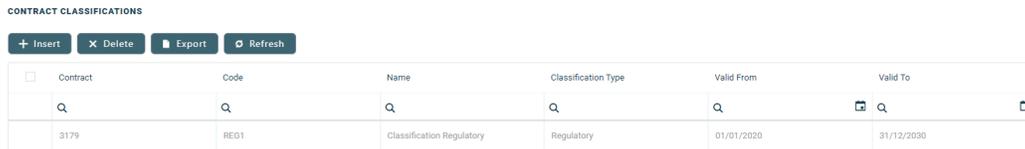
Click the **Save and Reload** button at the top right corner of the page.

Activate the covenant record by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Contract Classifications Section

In the **Contract Classifications** section, you can insert, delete or export classifications for the contract. You can choose to add the classifications defined at banking product level.



To add a classification to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Classification	No	Lookup	Select the desired classification for the contract from the list of classifications associated with the banking product.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.
Description	No	Text Area	Enter a description for the contract classification.

Click the **Save and Close** button at the top right corner of the page.

Payments Tab

The **Payments** tab contains all the transactions, payments, penalties, bank account operations, repayment schedules, schedule versions, repayment notifications for a contract. Depending on the contact's chosen banking product, only some of these may be displayed. The tab has no information to display in **Draft** status. Approve the contract to perform any contract event. Meaningful payment information is displayed in this tab only after [performing transactions on the contract](#).

The screenshot shows the 'Payments' tab interface with the following sections:

- CONTRACT REPAYMENT SCHEDULE**: A table with columns for Contract ID, Date Schedule, and Modified On. One row is visible with Contract ID '1929 C37 L603', Date Schedule '28.01.2021', and Modified On '28.01.2021 13:28'.
- CONTRACT REPAYMENT SCHEDULE VERSIONS**: A table with columns for VersionNo, Versioning Reason, Version Date, and Date Schedule. It shows 'No data'.
- TRANSACTIONS**: A table with columns for name, Transaction Type, Business Status, Event Date, Event Value, and Created by user. One row is visible for 'ESB 1076' with Transaction Type 'Disbursement', Business Status 'Approved', Event Date '28.01.2021', Event Value '1,500,000.00', and Created by user 'Nour'.
- REPAYMENT NOTIFICATIONS**: A table with columns for Name, CustomerId, Notification Date, Currency, Total Amount, remainingValue, and Maturity Date. Two rows are visible:

Name	CustomerId	Notification Date	Currency	Total Amount	remainingValue	Maturity Date
190655	Vnuak@vnu	29.03.2021	USD	131,879.83	0.00	03.04.2021
190640	Vnuak@vnu	01.03.2021	USD	192,707.16	0.00	06.03.2021
- PENALTIES**: A table with columns for PenaltyDate, PenaltyAmount, IsApplied, and Name. It shows 'No data'.

Contract Repayment Schedule Section

The **Contract Repayment Schedule** section displays the repayment schedule automatically generated by Core Banking for the approved contract, after performing a disbursement.

The screenshot shows the 'CONTRACT REPAYMENT SCHEDULE' section with a table containing the following data:

Contract	Date Schedule	Modified On
2939	19/07/2021	19/07/2021 14:46

The section displays only basic information about the generated schedule, such as contract number, schedule date and last modification date and time.

For detailed information and the actual list of the installments, double-click on the schedule. The **Edit Contract Repayment Schedule** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE

Date Schedule: Print Schedule

Contract: ↓ Customer: ↓

CONTRACT REPAYMENT SCHEDULE DETAILS

No.	Due Date	Interest	Principal	Commission For Undrawn Amount	Total Repayment	Notif.No.
1	30-08-2021	0.00	0.00	0.00	0.00	
2	29-09-2021	0.00	0.00	9.38	9.38	196063
3	01-11-2021	0.00	0.00	9.38	9.38	196070
4	29-11-2021	58.75	0.00	14.69	73.44	196083
5	29-12-2021	37.50	37,845.58	9.38	37,892.46	196098
6	31-01-2022	41.25	0.00	0.31	41.56	196113
7	28-02-2022	0.00	0.00	1.56	1.56	196146

You cannot edit the information displayed in this page.

NOTE

Following an early repayment event, for contracts based on banking products with the **Is Revolving** field set to **False**, when the installments number recalculated after such an event is lower than the previous installments number, the maturity date and the contract period are updated along with the number of installments.

The following information is displayed about each schedule detail (installment):

Column	Details
No.	The number of the repayment schedule detail.
Due Date	The date when the installment must be paid.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Commission For Undrawn Amount/ or other commissions, depending on the selected contract type	The value of the commission with the specified type calculated for this installment.

Column	Details
Total Repayment	The number of the repayment notification generated for this schedule detail.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Within the list, the schedule details are color coded as follows:

- Schedule details **highlighted in blue** are already paid, allocated or closed to payment.
- Schedule details not highlighted (displayed on a white background) remain to be paid.

To export the schedule in a .pdf file, click the **Print Schedule** button. Your browser automatically downloads the PaymentScheduleFile.pdf file, with all the information displayed within the **Contract Repayment Schedule** page.

Contract Repayment Schedule Versions Section

The **Contract Repayment Schedule Versions** section displays the versions of the repayment schedules automatically generated by Core Banking each time when a contract event that changed either the maturity date or the amount of a repayment was performed on the contract. The section is displayed only if such versions exist for the contract.

CONTRACT REPAYMENT SCHEDULE VERSIONS

<input type="checkbox"/>	VersionNo	Versioning Reason	VersionDate	Date Schedule
<input type="checkbox"/>	2	EarlyRepayment	29/07/2021	19/07/2021
<input type="checkbox"/>	1	Payment Holiday	19/07/2021	19/07/2021

The section displays only basic information about the generated versions, such as version number, versioning reason, version creation date and the date of the previously active schedule.

NOTE
 The most recent repayment schedule version is considered active by Core Banking, while the previous schedule records are kept for historical purposes.

For detailed information about the repayment schedule version, double-click on the desired record. The **Edit Contract Repayment Schedule Version** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo <input style="width: 90%; border: 1px solid #ccc;" type="text" value="7"/>	VersionDate <input style="width: 90%; border: 1px solid #ccc;" type="text" value="02/07/2021"/>
Versioning Reason <input style="width: 90%; border: 1px solid #ccc;" type="text" value="EarlyRepayment"/>	Customer <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Oana C"/>
Contract <input style="width: 90%; border: 1px solid #ccc;" type="text" value="2329_TL_EUR"/>	Contract Event <input style="width: 90%; border: 1px solid #ccc;" type="text" value="ECB 1456"/>
Date Schedule <input style="width: 90%; border: 1px solid #ccc;" type="text" value="21/05/2021"/>	ScheduleType <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Equal Installment Monthly 360"/>

VERSION'S DETAILS

No.	Due Date	RemainingValue	Interest	Principal	TotalInstallment	Notif.No.
1	02-07-2021	5,131.33	29.93	1,000.00	1,029.93	192042
2	12-07-2021	3,789.79	15.79	338.37	354.16	
3	12-08-2021	3,451.42	14.38	339.78	354.16	
4	12-09-2021	3,111.64	12.97	341.19	354.16	
5	12-10-2021	2,770.45	11.54	342.62	354.16	
6	12-11-2021	2,427.83	10.12	344.04	354.16	
7	12-12-2021	2,083.79	8.68	345.48	354.16	
8	12-01-2022	1,738.31	7.24	346.92	354.16	
9	12-02-2022	1,391.39	5.80	348.36	354.16	
10	12-03-2022	1,043.03	4.35	349.81	354.16	
11	12-04-2022	693.22	2.89	351.27	354.16	
12	12-05-2022	341.95	1.42	341.95	343.37	

You cannot edit the information displayed in this page.

The following information is displayed about each schedule version:

Column	Details
Version No.	The number of the repayment schedule version.
Version Date	The date when the version was created.
Versioning Reason	The type of contract event that triggered the generation of the version.
Customer	The customer for whom the contract was created.
Contract	The number of the contract for which the repayment schedule version was generated.
Contract Event	The id of the contract event that triggered the generation of the version.
Date Schedule	The date of the previous repayment schedule.

Column	Details
Schedule Type	The type of schedule selected in the contract and used to generate the repayment schedule.
Version's Details List	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Transactions Section

The **Transactions** section displays all the transactions performed at the contract level, in any status. This section only has information if the contract is in **Approved** status and transactions were already created. Read detailed information about contract events and [how to add an event](#) in the dedicated [Contract Events](#) page.

TRANSACTIONS

[+ Insert](#)

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
<input type="checkbox"/>	ECB 1796	Early Repayment	Approved	02/07/2021	1,018.50	oana.c
<input type="checkbox"/>	ECB 1794	Early Repayment	Approved	02/07/2021	1,048.43	oana.c
<input type="checkbox"/>	ECB 1615	Early Repayment	Approved	29/06/2021	1,018.96	andrei.vlad
<input type="checkbox"/>	ECB 1475	Disbursement	Approved	24/05/2021	250.00	oana.c
<input type="checkbox"/>	ECB 1462	Disbursement	Approved	21/05/2021	500.00	oana.c
<input type="checkbox"/>	ECB 1456	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1458	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1459	Disbursement	Approved	21/05/2021	2,000.00	oana.c

The section displays only basic information about the transaction, such as event number, status, date, transaction type, value and the user who created it. For detailed information about the transaction and the repayment schedule generated for the approved event, double-click on the schedule. The **Event** page is displayed with the selected event and the generated repayment schedule for the event:

CURRENT STATUS: APPROVED TRANSACTION NUMBER ECB 2091

Event

Contract: 3123 Customer: Helene

Transaction Type: Disbursement Currency: EUR

Financed Amount: 10,000 Available Value: 0

Event Date: 01/08/2021 Event Value: 10,000

Repayment Due Day: 5 Installment Method: Next Period tenor: 6

Principal Value: 1,666.67 Installment Value: 1,691.99

CONTRACT REPAYMENT SCHEDULE DISBURSE

No.	Due Date	Remaining Value	Interest	Principal	Total Installment
1	05-09-2021	10,000.00	52.78	1,644.77	1,697.55
2	05-10-2021	8,355.23	34.81	1,657.18	1,691.99
3	05-11-2021	6,698.05	27.91	1,664.08	1,691.99
4	05-12-2021	5,033.97	20.97	1,671.02	1,691.99
5	05-01-2022	3,362.95	14.01	1,677.98	1,691.99
6	05-02-2022	1,684.97	7.02	1,684.97	1,691.99

You cannot edit the information displayed in this page.

The following information is displayed about each event, with some variations depending on the [event type](#):

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Transaction Type	The type of the transaction that is performed on the contract.
Currency	The currency of the contract.
Financed Amount	The amount financed by the contract.
Available Value	The amount still available in the contract.
Event Date	The date when the event was created.
Event Value	The amount of the transaction.

Column	Details
Repayment Due Day	The day of the month when the repayment is due.
Installment Method	The method of calculating the installment value.
Tenor	The tenor of the contract in months.
Principal Value	The amount of the principal of the contract.
Installment Value	The amount of the installment.
Contract Repayment Schedule section	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.

NOTE

In order to add transactions to an approved contract, the transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions](#) tab.

All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Repayment Notifications Section

The **Repayment Notifications** section displays all the repayment notifications generated for the contract. This section only has information if the contract is in **Approved** status and disbursements were already performed.

REPAYMENT NOTIFICATIONS

Export Refresh

No	Customer	Date	Currency	Amount	Remaining	MaturityDate
192896	Oana C	25/11/2021	EUR	0.13	0.00	25/11/2021
192714	Oana C	12/11/2021	EUR	239.16	0.00	12/11/2021
192613	Oana C	22/10/2021	EUR	0.78	0.00	22/10/2021
192462	Oana C	12/10/2021	EUR	239.16	0.00	12/10/2021
192199	Oana C	12/09/2021	EUR	239.16	5.18	12/09/2021
191933	Oana C	12/09/2021	EUR	653.50	0.00	12/09/2021
191814	Oana C	31/08/2021	EUR	14.76	0.00	31/08/2021
191465	Oana C	12/08/2021	EUR	653.50	0.00	12/08/2021
192136	Oana C	12/08/2021	EUR	239.16	0.00	12/08/2021
192135	Oana C	12/07/2021	EUR	239.16	0.00	12/07/2021

5 10 20 1 2 3 4

Within the list, the repayment notifications are color coded as follows:

- Repayment notifications highlighted in blue are already paid, allocated or closed to payment.
- Repayment notifications not highlighted (displayed on a white background) remain to be paid.

The following information is displayed about each notification:

Field	Description
No.	The number of the repayment notification record.
Customer	The customer for whom the contract was created.
Date	The date when the notification was generated.
Currency	The currency of the contract.
Amount	The amount of the installment for which the notification was generated.
Remaining	The amount from the installment that remains to be paid.
Maturity Date	The maturity date of the notification. This is calculated adding the value of the Grace period for repayment field at the banking product level to the notification date.

For detailed information about a repayment notification, double-click on the desired record. The **Repayment Notification** page is displayed with the selected notification:

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. Contract Currency

Notification Date Maturity Date Total Amount

REPAYMENT NOTIFICATION DETAILS

<input type="checkbox"/>	Operation Item	Value	RemainingValue	IsPaid
<input type="checkbox"/>	Front-end Fee	400.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
4737	08/07/2021	Front-end Fee	400.00	24/06/2021	14

CORRECTIONS

<input type="checkbox"/>	Customer	Correction Date	Currency	Total Correction
<input type="checkbox"/>	Mimi SRL	24/06/2021	EUR	25.00

You cannot edit the information displayed in this page. Read detailed information about repayment notifications in the dedicated [Repayment Notifications](#) page.

IMPORTANT!

All the Front-End Fee commission types with Once periodicity type applied to a contract are notified and must be paid when the contract is approved. The [Core Banking system parameter FrontEndFee](#) defines the type of commission that is automatically notified at the contract approval.

CURRENT STATUS APPROVED **NEXT STATUS** CLOSED **CONTRACT NUMBER** 3569 **ACTIVATION DATE** 20/08/2021 **CREATED BY** vladb **VERSION** 2 **VERSION DATE** 20/08/2021 03:00 **CONTRACT CATEGORY** Normal **Tools On**

FEES & COMMISSIONS

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Commission Applied To Amount	EUR	20/08/2021	10.0000	12.50	Monthly
<input type="checkbox"/>	Corporate Loan Term Front-end Fee EUR	EUR	20/08/2021	4.0000	51.00	Once
<input type="checkbox"/>	Repayment Fee EUR	EUR	20/08/2021		18.50	Once

CURRENT STATUS PROCESSED

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION
 No. 199204 **Contract** 3569 **Currency** EUR
Notification Date 20/08/2021 **Maturity Date** 20/08/2021 **Total Amount** 276

REPAYMENT NOTIFICATION DETAILS

<input type="checkbox"/>	Operation Item	Value	Remaining Value	Is Paid
<input type="checkbox"/>	Front-end Fee	51.00	0.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Advance	225.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

<input type="checkbox"/>	Payment No.	Payment Date	Operation Item	Allocated Amount	Due Date	Delay (days)
<input type="checkbox"/>	9828	20/08/2021	Front-end Fee	51.00	20/08/2021	0
<input type="checkbox"/>	9828	20/08/2021	Advance	225.00	20/08/2021	0

Penalties Section

The **Penalties** section displays the penalty interest applicable to the contract, automatically calculated by Core Banking for an approved contract, based on all the interests with selected **Is Penalty** checkbox that are applied to this contract, configured in the **Overview** tab.

PENALTIES

<input type="checkbox"/>	Penalty Date	Penalty Amount	Payed	Notification No
<input type="checkbox"/>	22/12/2021	0.01	<input checked="" type="checkbox"/>	193119
<input type="checkbox"/>	24/01/2022	0.01	<input checked="" type="checkbox"/>	193509

The section displays only basic information about the penalties, such as penalty date, amount, notification number and whether it was paid or not. For detailed information, double-click on the desired penalty record. The **Contract Penalty** page is displayed with the selected penalty's details:

EDIT CONTRACT PENALTY

CONTRACT PENALTY

Contract: 3015 Customer: DemoCF

Is Paid: Name: _____

Notification: 193119 Penalty Amount: 0.01

Penalty Date: 22/12/2021

CONTRACT PENALTY DETAILS

+ Insert ✕ Delete 📄 Export 🔄 Refresh

	Penalized Notification	Penalized Item	Overdue Days	Penalty Amount	Loan Item
	🔍	🔍	🔍	🔍	🔍
	192879	Loan Interest	122	0.01	Overdue Interest

You cannot edit the information displayed in this page.

The following information is displayed about each penalty record:

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Is Paid	A checkbox indicating whether the penalty was already paid through a payment allocation or not.
Name	The name of the penalty.
Notification	The number of the notification where the penalty is included.
Penalty Amount	The amount of the penalty expressed in the contract's currency.
Penalty Date	The date when the penalty was calculated.
Contract Penalty Details section	
Penalized Notification	The notification which was not paid in time and for which the penalty is calculated.
Penalized Item	The item to which the penalty interest was applied.
Overdue Days	The number of days since the notification was overdue for payment.
Penalty Amount	The calculated amount of the penalty.
Loan Item	The loan item which is used to calculate the penalty interest.

You can view the details of the penalty in a separate page, named **Edit Contract Penalty Detail**, if you double-click the detail record:

You cannot edit the information displayed in this page.

Contacts & Documents Tab

This section holds documents related to the contract. It is meant to be the electronic folder of the contract.

Document Name	Created On	Document Number	View
Letter of Recommendation	29/07/2021 10:57	336867/2021	View

To insert a document to the contract, click the **Insert** button in the **Contract Document** section. The **Add Contract Document** page is displayed.

Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the document.
Number	No	Text	Enter the number of the document.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.

Click the **Save and Close** button at the top right corner of the page.

History Tab

The **History** tab displays the versions of the contract, along with workflow status and the user who modified the record. A contract can have only one **Draft** version, one **Current** version, but it may have multiple **History** versions, which are displayed in this section. In this tab you can track the contract's life cycle and review older versions that are no longer active (for details, see [Contract Versioning](#)).

History					
<input type="button" value="Refresh"/> <input type="button" value="Export"/>					
<input type="checkbox"/>	Name	Label	Attribute Version Date	Attribute Version	Modified by user
<input type="checkbox"/>	2509 AG_OD	Approved	15/07/2021 03:00	6	JobServer
<input type="checkbox"/>	2509 AG_OD.5	Closed	14/07/2021 03:05	5	
<input type="checkbox"/>	2509 AG_OD.4	Closed	07/07/2021 03:05	4	
<input type="checkbox"/>	2509 AG_OD.3	Closed	01/07/2021 03:00	3	
<input type="checkbox"/>	2509 AG_OD.2	Closed	30/06/2021 03:05	2	
<input type="checkbox"/>	2509 AG_OD.1	Closed	07/06/2021 03:00	1	

Accounting Entries Tab

The **Accounting Entries** tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. These records are automatically generated by the system, after performing transactions for an approved contract.

Accruals and Provisions Section

The records containing daily accrual and provisions are displayed in the **Accruals and Provisions** section. Generated automatically by the system respecting the definition of the contract, product dimensions, system parameters and jobs.

ACCRUALS AND PROVISIONS												
<input type="button" value="Delete"/> <input type="button" value="Export"/> <input type="button" value="Refresh"/>												
<input type="checkbox"/>	Classification	Contract	Calculation Date	Daily Accrual Int...	Accumulated In...	Daily Interest Pr...	Accumulated In...	Daily Fee Accrual	Accumulated F...	Principal Provisi...	Previous Princip...	Process Days
<input type="checkbox"/>	Normal	3015	27/07/2021	0.00000000	0.00000000			0.19000000	0.95000000			1
<input type="checkbox"/>	Normal	3015	26/07/2021	0.00000000	0.00000000			0.19000000	0.76000000			1
<input type="checkbox"/>	Normal	3015	25/07/2021	0.00000000	0.00000000			0.19000000	0.57000000			1
<input type="checkbox"/>	Normal	3015	24/07/2021	0.00000000	0.00000000			0.19000000	0.38000000			1
<input type="checkbox"/>	Normal	3015	23/07/2021	0.00000000	0.00000000			0.19000000	0.19000000		12.00000000	1

The following information is displayed for each accrual and provision entry:

Column	Details
Classification	The classification of the accrual and provision entry. The classification is determined based on the records created in the Loan Classification menu. These records classify transactions based on the number of days since a repayment notification is overdue.
Contract	The number of the current contract.
Calculation Date	The date when the accrual and provision calculation was performed.
Daily Accrual Interest	The amount of interest accrued on that day.
Accumulated Interest Accrual	The total amount of interest accrued until that day.
Daily Interest Provision	The amount of interest provisioned on that day.
Accumulated Interest Provision	The total amount of interest provisioned until that day.
Daily Fee Accrual	The amount of fees and commissions accrued on that day.
Accumulated Fee Accrual	The total amount of fees and commissions accrued until that day.
Principal Provision	The amount of principal provisioned.
Previous Principal Provision	The previous amount of principal provisioned.
Process Days	The number of days processed.

Accounting Totals on Contract Section

The **Accounting Totals on Contract** section provides an overview of the total amounts specified in accounting records. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING TOTALS ON CONTRACT

Refresh

Account	Total Debit	Total Credit
20219 Other treasury loans	27,000.00	0.00
25110 Current accounts	27,000.00	27,000.00
28110 Overdue principal	0.00	27,000.00
29111 Impairment allowance_principal_normal status	0.00	270.00
29211 Impairment allowance_principal_special mention	810.00	0.00
66211 Impairment allowance expense_principal_normal status	270.00	0.00

The following information is displayed for each total amount:

Column	Details
Account	The account where the operation was performed.
Total Debit	The amount which was debited from the account.
Total Credit	The amount which was credited to the account.

Accounting Entries Section

The **Accounting Entries** section reflects the accounting for the transactions related to the loan contract. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING ENTRIES

Refresh Export

Name	Accounting Date	Accounting Value	Analytic Credit ...	Analytic Debit A...	Currency	Equivalent Value	Exchange Rate	Description
AccECB 1609	08/06/2021	270.0000	29111.Straight L	66211.Straight L	EUR	270.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	90300.Straight L	99900.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	25110.Straight L	20219.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
Acc2547 Straight L	08/06/2021	27,000.0000	99900.Straight L	90300.Straight L	EUR	27,000.0000	1.0000	Approval of 2547 Straight L
Acc4079	01/09/2021	809.9000	76211.Straight L	29211.Straight L	EUR	809.9000	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	3.3300	28110.Straight L	25110.Straight L	EUR	3.3300	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	0.1000	76211.Straight L	29211.Straight L	EUR	0.1000	1.0000	Repayment Principal Due 08.07.2021
Acc4079	01/09/2021	26,996.6700	28110.Straight L	25110.Straight L	EUR	26,996.6700	1.0000	Repayment Principal Due 08.07.2021

The following information is displayed for each accounting entry:

Column	Details
Name	The id of the accounting entry.
Accounting Date	The date when the entry was generated.
Accounting Value	The value of the accounting entry.
Analytic Credit Account Code	The code of the analytic credit account.
Analytic Debit Account Code	The code of the analytic debit account.

Column	Details
Currency	The currency of the accounting entry.
Equivalent Value	The equivalent value of the accounting entry expressed in the contract's currency.
Exchange Rate	The exchange rate between the accounting entry currency and the contract currency.
Description	The description of the accounting operation.

Current Account with Overdraft

A [current account with an attached overdraft functionality](#) allows customers to withdraw funds from the account even if the available balance goes below zero. If there is a prior agreement with the account provider for an overdraft, and the amount overdrawn is within the authorized overdraft limit, then interest is normally charged at the agreed rate. If the negative balance exceeds the agreed terms, then additional fees may be charged and higher interest rates may apply. The customer may use the account beyond their available balance (credit balance) and may have a debit balance as low as the approved overdraft/ limit. The overdraft can be added on top of existing current accounts.

The overdraft feature of the current account may expire, in which case the contract continues to function as a current account. If needed, the overdraft feature can be reactivated in the future within the same contract by editing the contract and creating a new version. If the overdraft feature is extended by creating a new version of the contract, the repayment schedule is also updated. In cases when the feature is extended after a period of expiry, than repayment schedule has a missing period equivalent with the period when overdraft was expired. All overdue amounts from previous overdraft notifications generated for the same current account contract are covered automatically, decreasing the balance and available limit amount of the new overdraft.

The overdraft amount can fluctuate seasonally or be reduced or increased according to a schedule, defined in the Contract Reevaluation Plans section of the contract.

When such a contract is closed, first the costs linked to the overdraft need to be settled, the account balance transferred and only then the account can be closed. To close such a contract before its maturity date, [create a new contract version](#) where

the expiration date is changed to an agreed upon date and the repayment schedule is recalculated to have the last installment due on that date, with all the accrued amount added into the designated columns. At the end of that day, the installment is notified. After settling the last installment, the current account can be closed. Read more about closing contracts based on Current Account with Overdraft banking products in this page's [dedicated chapter](#).

Creating Current Account with Overdraft Contracts

To create a contract based on a Current Account with Overdraft banking product, follow the steps described in the [Creating Contracts page](#), making sure that you select Bank Account in the Product Type field and a Current Account with Overdraft banking product in the Banking Product field. After saving the contract, go through each tab and fill in the general and the specific information for this type of contract:

Overview Tab

The **Overview** tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.

The following information in the **Overview** tab is common to all contract types:

Field	Mandatory	Data Type	Details
Contract ID	No	Text	A contract ID can be filled in, other than the contract number generated automatically by Core Banking when you saved the contract.
Customer	Yes	Lookup	The customer who owns the contract, selected previously, in the initial contract creation page. You cannot modify this information.
Banking Product	Yes	Lookup	The banking product selected previously, in the initial contract creation page. You cannot modify this information.

Field	Mandatory	Data Type	Details
Currency	Yes	Lookup	The currency of the banking product selected previously, in the initial contract creation page. For the moment the product is defined currency wise, thus each product has an underlying currency. You cannot modify this information.
Activation Date	Yes	Invariant date	This is the date when the contract is activated. It is automatically completed with the system date.
Main Bank Account	Yes	Lookup	When the contract is approved, this account it is created automatically for the bank defined as Main in Core Banking, within the Core Banking Operational > Bank menu . In order to generate an account number, a rule must be defined during the Core Banking implementation phase (example: branch code + incremental sequence number).
Managing Branch	Yes	Option set	This represents the branch of the organization where the contract was created. It is automatically completed at contract saving time, but you can select another branch from the list.

Click the **Save and Reload** button at the top right corner of the page.

The following information specific to **Current Account with Overdraft** contracts should be completed in the **Overview** tab:

Field	Mandatory	Data Type	Details
General Data section			

Field	Mandatory	Data Type	Details
Start Calculation Date For Amount Unused	Yes	Date	Select the date when the amount not drawn from the overdraft limit amount starts to be calculated with commissions with Commission Undrawn Amount (overdraft) type. This field is displayed and required to be filled in only when the Overdraft Limit Amount value is >0.
Product Interest Rate section			
Product Interest	No	Lookup	Select from the list the interest to be applied for this contract. Only the interests associated to the selected banking product are displayed within the list. Depending on the selected interest, a series of other fields are displayed to be filled in: Margin, Reference Rate Date and Reference Rate.
Margin	No	Numeric	This field is automatically completed with the margin of the previously selected product interest. If the product interest was not selected, you can manually enter the margin.
Reference Rate Date	Yes	Date	Select the date for the reference rate that is part of the previously selected product interest.
Reference Rate	Yes	Numeric	This field is automatically completed with the reference rate valid at the previously selected date.

Field	Mandatory	Data Type	Details
Total Interest Rate	Yes	Numeric	This field is automatically completed with the calculated total interest rate of the previously selected product interest and any values entered for margin and reference rate. If the product interest was not selected or if the interest at the banking product level was marked as Is Negotiable , you can manually enter the interest rate.
Overdraft section			
Overdraft Limit Amount	Yes	Numeric	Enter the limit for the overdraft amount applicable for this contract. If the overdraft limit amount is greater than 0, then all the fields related to the overdraft interest rate are mandatory to be completed.

Field	Mandatory	Data Type	Details
Expire Date for Overdraft	Yes	Date	<p>Enter the date until when the overdraft functionality is active for this contract. On the expiry of the overdraft limit, any used amount and the underlying interest becomes due. A repayment notification is generated in case the current account does not hold enough balance to cover the interest.</p> <div style="background-color: #e6f2ff; padding: 10px; border: 1px solid #ccc;"> <p>NOTE The due dates of all installments within the repayment schedule of current account with overdraft contracts fall before the expire date for overdraft.</p> </div>
Date for Review Overdraft Interest Rate	No	Date	Enter the date for reviewing the interest rate applicable for the overdraft.
Overdraft Interest	Yes	Lookup	Select from the list the interest to be applied for the overdraft amount of this contract. Only the interests marked as Is For Overdraft are displayed within the list.

Field	Mandatory	Data Type	Details
Overdraft Margin	No	Numeric	This field is automatically completed with the margin of the previously selected overdraft interest. If the overdraft interest was not selected, you can manually enter the margin applicable for overdraft amounts.
Overdraft Reference Rate Date	Yes	Date	Select the date for the overdraft reference rate that is part of the previously selected overdraft interest.
Overdraft Reference Rate	Yes	Numeric	This field is automatically completed with the overdraft reference rate valid at the previously selected date.
Overdraft Total Interest Rate	No	Numeric	This field is automatically completed with the calculated total overdraft interest rate of the previously selected overdraft interest and any values entered for overdraft margin and overdraft reference rate. If the overdraft interest was not selected, you can manually enter the interest rate.
Minimum Overdraft Interest Rate	No	Numeric	Enter the minimum interest rate applicable for overdraft amounts for this contract.
Overdraft Interest Type	No	Option set	This field is automatically completed with the interest type of the overdraft. Possible values: Fixed, Variable, Base Type, Collection, Banking Formula and Banded. Read more about interests in the Interests page.
Repayment Overview section			

Field	Mandatory	Data Type	Details
Contract Period	No	Whole Number	This field is automatically completed with the contract period as it was defined at banking product level. You can edit this value.
Contract Period Type	No	Option Set	This field is automatically completed with the contract period type as it was defined at banking product level. You cannot edit this value.
Maturity Date	No	Date	This field is automatically completed with the contract maturity date, in this case the maturity date of the current account and not of the overdraft functionality attached to the account, calculated based on the values of the Contract Period, Contract Period Type and Activation Date. You cannot edit this value.
Repayment at end of month	No	Boolean	If you select this checkbox, then the due day of the contract is automatically set to the last day of the month, and the repayment schedule is calculated with an installment in the last day of month.

Versioning Reason Section

The **Versioning Reason** section is displayed only when you create a new version of an already approved contract by clicking the **New Version** button in the top right side of the **Contract** page. Thus, this section is editable for contracts in **Contract Version Draft** status, and the information within this section is read-only for contracts in **Contract Version Closed** status.

Versioning Reason

Versioning reason

Closure of current account



To add a reason for manually creating the new version of the contract, you can select an option from the **Versioning reason** drop-down. The **Closure of current account** reason must be selected when the current account with overdraft contract is closed, as it signals Core Banking to perform the procedures needed in order to settle all the costs of the overdraft and of the current account.

To close the contract, first the costs linked to the overdraft need to be settled, the account balance transferred and only then the account can be closed. In the new contract version, the expiration date should be changed to the agreed upon date and the repayment schedule recalculated to have the last installment due on that date, with all the accrued amount added into the designated columns. At the end of that day, the installment is notified. After settling the last installment, the current account can be closed. Read more about closing contracts based on Current Account with Overdraft banking products in this page's [dedicated chapter](#).

Depending on the banking product used for creating the contract, the following reasons may be available:

- Closure of current account
- Disbursement
- Early Repayment
- Payment Holiday
- Reschedule Overdues

Click the **Save and Close** button at the top right corner of the page.

Contract Participants Section

In the **Contract Participants** section, you can insert, delete or export customers who participate in this contract or who can be blocked from participation. After the first save operation, the customer is added as beneficiary of the contract. If the customer is a legal entity, all the company’s already entered legal representatives such as administrators, affiliates, owners, or other key contact persons are displayed in this list.

CONTRACT PARTICIPANTS

+ Insert X Delete Export Refresh

Participant	Role	Status	Blocking Reason	Block Role Date	Block Disbursement
John Doe	Company Administrator	Active			
Mini SRL	Borrower	Active			
Mini SRL	Beneficiary	Active			

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	No	Lookup	Select from the list the name of the customer who can access the contract.
Role	No	Option Set	Select from the list the role of the previously selected customer in the contract beneficiary's company.
Blocking Reason	No	Option Set	Select the reason for blocking this participant from accessing the contract, if needed.

IMPORTANT!

For legal entity customers, the participant with the Company Administrator role must be added, otherwise the loan contracts cannot be approved. This is not the case for current account contracts. For individual customers, the borrower and beneficiary of the contract are not mandatory to be added in order for the contract to be approved and disbursed.

Click the **Save and Close** button at the top right corner of the page.

Contract Tranches Section

In the **Contract Tranches** section, you can view the disbursement tranches configured at the product level. Usually used for corporate loans, such dividend payments or cash outflows are not done in equal amounts and usually trigger a recalculation in terms of interest. In this section you can also insert, delete or export disbursement tranches for the contract.

To add a tranche in a contract based on a product that has a disbursement matrix set up, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Tranche Date	Yes	Date	Select the date of the disbursement tranche.
Tranche Percent	Yes	Numeric	Enter the percentage from the contract value that has to be disbursed with this tranche.
Amount	Yes	Numeric	Enter the amount from the contract value that has to be disbursed with this tranche.
Interest Percent	No	Numeric	Enter the interest percent applicable for this tranche, if it must be different from the interest rate applicable for the entire contract.
Unusage Commission Percent	No	Numeric	Enter the commission percent applicable for the unused loan amount from this tranche.
Submitted Document	No	File	Upload the documents related to the tranche disbursement.

Click the **Save and Close** button at the top right corner of the page.

Fees & Commissions Section

In the **Fees & Commissions** section, you can view all the fees and commissions configured at the product level that have the **Automatic Load on Contract** checkbox set to True. After the first saving operation, all fees that are defined as values are displayed. The fees that are defined as percentages are displayed after completing all the values of the contract. Read more about the commissions automatically inserted and calculated in the [below section](#). You can also insert, delete or export fees and commissions for the contract.

FEES & COMMISSIONS

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Administration OV	EUR	28/07/2021		100.00	Monthly

To add a fee for this contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Contract	Yes	Lookup	This field displays the contract number generated automatically by Core Banking when you saved the contract. You cannot modify this information.
Currency	Yes	Lookup	The currency of the contract. You cannot modify this information.
Fee	Yes	Lookup	Select a commission from the list of commissions defined for the banking product used when creating the contract.
Periodicity Type	No	Option Set	This field is automatically completed with the periodicity type of the selected fee.
Fee Date	Yes	Date	Specify which value of the commission is to be used by selecting the date of the commission.
Percent Fee	No	Numeric	This field displays the commission percentage applicable for the selected date, if the commission was defined as a percentage.
Value Fee	No	Numeric	This field displays the commission value applicable for the selected date, if the commission was defined as a value.

Click the **Save and Close** button at the top right corner of the page.

Automatic Insertion and Calculation of Commissions

Commissions are automatically inserted / updated in the **Fees & Commissions** section depending on the life cycle and status of the contract:

- **Creating a new contract:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`, and `Commission value is percentage = False`.
If `Commission value is percentage = True`, then the commission is only inserted if the amount value was previously inserted.
- **Updating a contract in Draft status:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`. If a commission with `Commission value is percentage = True` was already inserted, then the commission's value is updated according to the contract's financed amount. If the value of a commission with `Commission value is percentage = True` was manually modified (for negotiable commissions), then the new value is calculated based on the modified percentage.
- **Creating a new version for a contract:** Core Banking automatically inserts all the commissions already present in the contract. Additionally, all commissions specifically created for contract version (`Is For Contract Version = True`) are added as well.

NOTE

If a version for a contract is created more than once on the same day, then all commissions with `Is For Contract Version = True` that were not notified yet for each previous version are deleted. At the end of the day, there is only one commission for the latest version.

- **Updating a contract in Contract Version Draft status:** Core Banking only updates the percentage commissions that are not already notified.

For percentage commissions (with `Commission value is percentage = True`), the financed amount of the contract is used to calculate the commission value based on the percentage. The calculation method differs depending on the contract type:

- For contracts based on **Term Loan, Mortgage** or **Overdraft** banking products:
 - If the commission is applied to amount, then the financed amount = amount due;
 - If the commission is applied to financed amount, then the financed amount = amount due - advance amount;
 - If the commission is applied to remaining value and the contract is in `Contract Version Draft` status, then financed amount = $(-1) * \text{main bank account balance}$. If the result is a negative value, then financed amount = null. In all the other cases, financed amount = null, which is the default value.
- For contracts based on **Bank Account with Overdraft** banking products:
 - If the commission is applied to overdraft limit amount, then the financed amount = overdraft limit amount;
 - If the commission is applied to used amount and the commission's period type is `Once`, then the financed amount = overdraft limit amount - available amount for overdraft. In all the other cases, financed amount = null, which is the default value.

Contract Covenant Section

In the **Contract Covenant** section, you can view the covenants that applicants must abide by after getting the loan, configured at the product level. Such conventions are usually applicable for corporate clients that must meet certain requirements in order to continue to receive disbursements and not only: submit balance sheet every x months, have account turnover of at least

x percent from average monthly turnover, provide other relevant documents from authorities. In this section you can also insert, delete or export covenants for the contract.

CONTRACTS COVENANT

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Financial	Lender can monitor borrower's current ratio				<input type="checkbox"/>	Active

To add a covenant to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Option Set	<p>Select the desired covenant from the list of possible values:</p> <ul style="list-style-type: none"> • Borrowers should perform tax obligations: the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • Lender can monitor borrower's current ratio: the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • Lender possesses the right to prevent merges or acquisitions: a clear stipulation that the lender possesses the right to prevent merges of acquisitions without proper

Field	Required	Data Type	Details
			notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value of the covenant.
Covenant Type	No	Option Set	This field is automatically completed with the type of the selected covenant.
Review Frequency (Months)	No	Whole Number	Enter the number of months after which the covenant has to be reviewed.
Review Date	No	Date	Enter the date when the covenant has to be reviewed.

Click the **Save and Reload** button at the top right corner of the page.

Activate the covenant record by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Contract Classifications Section

In the **Contract Classifications** section, you can insert, delete or export classifications for the contract. You can choose to add the classifications defined at banking product level.



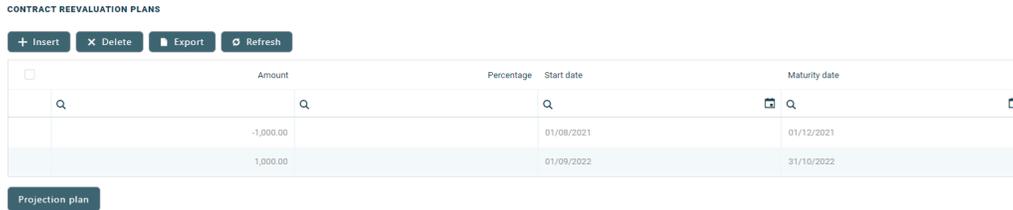
To add a classification to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Classification	No	Lookup	Select the desired classification for the contract from the list of classifications associated with the banking product.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.
Description	No	Text Area	Enter a description for the contract classification.

Click the **Save and Close** button at the top right corner of the page.

Contract Reevaluation Plans Section

In the **Contract Reevaluation Plans** section, you can define the increase or decrease of the overdraft limit amount and of the customer limit attached to the contract, according to the customer's seasonal needs. For example, for an approved overdraft limit for 12 months, after 6 months the limit has to be decreased because the customer does not need the entire limit and wants to reduce the costs of the overdraft functionality. Similarly, the overdraft limit can be increased, for example for a working capital requirement, the bank can grant the limit in January, but the company works in tourism and the cash flow needs are higher in summer, thus the bank needs to increase the overdraft.



To add a reevaluation plan to a contract based on a current account with overview, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Amount	Yes	Numeric	Enter the amount with which the overdraft limit has to increase or decrease. Use negative values for decrease and positive values for increase. This field cannot be filled in if the Percentage field was completed.
Percentage	Yes	Numeric	Enter the percentage with which the overdraft limit has to increase or decrease. Use negative values for decrease and positive values for increase. This field cannot be filled in if the Amount field was completed.

Field	Required	Data Type	Details
Start date	Yes	Date	Enter the start date when the overdraft limit increase or decrease should be performed.
Periodicity type	Yes	Option Set	Select the periodicity type for applying the overdraft limit increase or decrease. The possible values are: Once, Weekly, Monthly, Bimonthly, 4 Weeks, Trimestrial, Semestrial and Annual.
Number of times	No	Numeric	Enter how many times the overdraft limit increase or decrease should be performed.
Holiday shift method	No	Option Set	Select the desired holiday shift method from the possible values: Forward or Backward.

Click the **Save and Close** button at the top right corner of the page.

When the utilized amount is greater than the resulted available limit, a new repayment schedule detail is added to the repayment notification, displaying the difference between utilized amounts – available limit amount on the Principal column of the notification. The repayment notification notifies the principal amount and tries to collect it.

To view the projection of the overdraft limit reevaluation plan, click the **Projection Plan** button. A .pdf file containing a detailed overview of the overdraft limit fluctuations in time is automatically downloaded by your browser.

Payments Tab

The **Payments** tab contains all the transactions, payments, penalties, bank account operations, repayment schedules, schedule versions, repayment notifications for a contract. Depending on the contact's chosen banking product, only some of these may be displayed. The tab has no information to display in **Draft** status. Approve the contract to perform any contract event. Meaningful payment information is displayed in this tab only after [performing transactions on the contract](#).

1 Step 1 2 Contracts & Customers 3 **Payments** 4 Contracts & Documents 5 History 6 Accounting Entries

CONTRACT REPAYMENT SCHEDULE

Contract ID	Date Schedule	Modified On
1939 C37 USD	28.01.2021	28.01.2021 13:28

CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo	Versioning Reason	Version Date	Date Schedule
No data			

TRANSACTIONS

+ Add new

Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
ESR 1076	Disbursement	Approved	28.01.2021	1,300,000.00	hous

REPAYMENT NOTIFICATIONS

Exports Actuals

Name	CustomerID	Notification Date	Currency	Total Amount	remainingValue	Maturity Date
190655	Virtua@Bend	29.03.2021	USD	131,879.63	0.00	03.04.2021
190642	Virtua@Bend	01.03.2021	USD	132,707.16	0.00	06.03.2021

PENALTIES

Exports Actuals

Penalty Date	Penalty Amount	Is Paid	Name
No data			

Contract Repayment Schedule Section

The **Contract Repayment Schedule** section displays the repayment schedule automatically generated by Core Banking for the approved contract, after performing a disbursement.

CONTRACT REPAYMENT SCHEDULE

Contract	Date Schedule	Modified On
2939	19/07/2021	19/07/2021 14:46

The section displays only basic information about the generated schedule, such as contract number, schedule date and last modification date and time. For detailed information and the actual list of the installments, double-click on the schedule. The **Edit Contract Repayment Schedule** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE

Date Schedule: 29/07/2021 Print Schedule

Contract: 3256 Customer: Virtua@Bend

CONTRACT REPAYMENT SCHEDULE DETAILS

No.	Due Date	Interest	Principal	Commission For Undrawn Amount	Total Repayment	Notif. No.
1	30-08-2021	0.00	0.00	0.00	0.00	
2	29-09-2021	0.00	0.00	9.38	9.38	196063
3	01-11-2021	0.00	0.00	9.38	9.38	196070
4	29-11-2021	58.75	0.00	14.69	73.44	196083
5	29-12-2021	37.50	37,845.58	9.38	37,892.46	196098
6	31-01-2022	41.25	0.00	0.31	41.56	196113
7	28-02-2022	0.00	0.00	1.56	1.56	196146

You cannot edit the information displayed in this page.

NOTE

Following an early repayment event, for contracts based on banking products with the **Is Revolving** field set to `False`, when the installments number recalculated after such an event is lower than the previous installments number, the maturity date and the contract period are updated along with the number of installments.

The following information is displayed about each schedule detail (installment):

Column	Details
No.	The number of the repayment schedule detail.
Due Date	The date when the installment must be paid.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Commission For Undrawn Amount/ or other commissions, depending on the selected contract type	The value of the commission with the specified type calculated for this installment.
Total Repayment	The number of the repayment notification generated for this schedule detail.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Within the list, the schedule details are color coded as follows:

- Schedule details **highlighted in blue** are already paid, allocated or closed to payment.
- Schedule details not highlighted (displayed on a white background) remain to be paid.

To export the schedule in a .pdf file, click the **Print Schedule** button. Your browser automatically downloads the PaymentScheduleFile.pfd file, with all the information displayed within the **Contract Repayment Schedule** page.

Contract Repayment Schedule Versions Section

The **Contract Repayment Schedule Versions** section displays the versions of the repayment schedules automatically generated by Core Banking each time when a contract event that changed either the maturity date or the amount of a repayment was performed on the contract. The section is displayed only if such versions exist for the contract.

CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo	Versioning Reason	VersionDate	Date Schedule
2	EarlyRepayment	29/07/2021	19/07/2021
1	Payment Holiday	19/07/2021	19/07/2021

The section displays only basic information about the generated versions, such as version number, versioning reason, version creation date and the date of the previously active schedule.

NOTE

The most recent repayment schedule version is considered active by Core Banking, while the previous schedule records are kept for historical purposes.

For detailed information about the repayment schedule version, double-click on the desired record. The **Edit Contract Repayment Schedule Version** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE VERSIONS

<p>VersionNo</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="7"/>	<p>VersionDate</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="02/07/2021"/>
<p>Versioning Reason</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="EarlyRepayment"/>	<p>Customer</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Oana C"/>
<p>Contract</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="2329_TL_EUR"/>	<p>Contract Event</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="ECB 1456"/>
<p>Date Schedule</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="21/05/2021"/>	<p>ScheduleType</p> <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Equal Installment Monthly 360"/>

VERSION'S DETAILS

No.	Due Date	RemainingValue	Interest	Principal	Totallninstallment	Notif.No.
1	02-07-2021	5,131.33	29.93	1,000.00	1,029.93	192042
2	12-07-2021	3,789.79	15.79	338.37	354.16	
3	12-08-2021	3,451.42	14.38	339.78	354.16	
4	12-09-2021	3,111.64	12.97	341.19	354.16	
5	12-10-2021	2,770.45	11.54	342.62	354.16	
6	12-11-2021	2,427.83	10.12	344.04	354.16	
7	12-12-2021	2,083.79	8.68	345.48	354.16	
8	12-01-2022	1,738.31	7.24	346.92	354.16	
9	12-02-2022	1,391.39	5.80	348.36	354.16	
10	12-03-2022	1,043.03	4.35	349.81	354.16	
11	12-04-2022	693.22	2.89	351.27	354.16	
12	12-05-2022	341.95	1.42	341.95	343.37	

You cannot edit the information displayed in this page.

The following information is displayed about each schedule version:

Column	Details
Version No.	The number of the repayment schedule version.
Version Date	The date when the version was created.
Versioning Reason	The type of contract event that triggered the generation of the version.
Customer	The customer for whom the contract was created.
Contract	The number of the contract for which the repayment schedule version was generated.
Contract Event	The id of the contract event that triggered the generation of the version.
Date Schedule	The date of the previous repayment schedule.
Schedule Type	The type of schedule selected in the contract and used to generate the repayment schedule.
Version's Details List	

Column	Details
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Transactions Section

The **Transactions** section displays all the transactions performed at the contract level, in any status. This section only has information if the contract is in **Approved** status and transactions were already created. Read detailed information about contract events and [how to add an event](#) in the dedicated **Contract Events** page.

TRANSACTIONS

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
<input type="checkbox"/>	ECB 1796	Early Repayment	Approved	02/07/2021	1,018.50	oana.c
<input type="checkbox"/>	ECB 1794	Early Repayment	Approved	02/07/2021	1,048.43	oana.c
<input type="checkbox"/>	ECB 1615	Early Repayment	Approved	29/06/2021	1,018.96	andrei.vlad
<input type="checkbox"/>	ECB 1475	Disbursement	Approved	24/05/2021	250.00	oana.c
<input type="checkbox"/>	ECB 1462	Disbursement	Approved	21/05/2021	500.00	oana.c
<input type="checkbox"/>	ECB 1456	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1458	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1459	Disbursement	Approved	21/05/2021	2,000.00	oana.c

The section displays only basic information about the transaction, such as event number, status, date, transaction type, value and the user who created it. For detailed information about the transaction and the repayment schedule generated for the approved event, double-click on the schedule. The **Event** page is displayed with the selected event and the generated repayment schedule for the event:

CURRENT STATUS: APPROVED TRANSACTION NUMBER: ECB 2091

Event

Contract: 3123 Customer: Helene

Transaction Type: Disbursement Currency: EUR

Financed Amount: 10,000 Available Value: 0

Event Date: 01/08/2021 Event Value: 10,000

Repayment Due Day: 5 Installment Method: Next Period tenor: 6

Principal Value: 1,666.67 Installment Value: 1,691.99

CONTRACT REPAYMENT SCHEDULE DISBURSE

No.	Due Date	Remaining Value	Interest	Principal	Total Installment
1	05-09-2021	10,000.00	52.78	1,644.77	1,697.55
2	05-10-2021	8,355.23	34.81	1,657.18	1,691.99
3	05-11-2021	6,698.05	27.91	1,664.08	1,691.99
4	05-12-2021	5,033.97	20.97	1,671.02	1,691.99
5	05-01-2022	3,362.95	14.01	1,677.98	1,691.99
6	05-02-2022	1,684.97	7.02	1,684.97	1,691.99

You cannot edit the information displayed in this page.

The following information is displayed about each event, with some variations depending on the [event type](#):

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Transaction Type	The type of the transaction that is performed on the contract.
Currency	The currency of the contract.
Financed Amount	The amount financed by the contract.
Available Value	The amount still available in the contract.
Event Date	The date when the event was created.
Event Value	The amount of the transaction.

Column	Details
Repayment Due Day	The day of the month when the repayment is due.
Installment Method	The method of calculating the installment value.
Tenor	The tenor of the contract in months.
Principal Value	The amount of the principal of the contract.
Installment Value	The amount of the installment.
Contract Repayment Schedule section	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.

NOTE

In order to add transactions to an approved contract, the transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions](#) tab.

All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Repayment Notifications Section

The **Repayment Notifications** section displays all the repayment notifications generated for the contract. This section only has information if the contract is in **Approved** status and disbursements were already performed.

REPAYMENT NOTIFICATIONS

Export Refresh

No	Customer	Date	Currency	Amount	Remaining	MaturityDate
192896	Oana C	25/11/2021	EUR	0.13	0.00	25/11/2021
192714	Oana C	12/11/2021	EUR	239.16	0.00	12/11/2021
192613	Oana C	22/10/2021	EUR	0.78	0.00	22/10/2021
192462	Oana C	12/10/2021	EUR	239.16	0.00	12/10/2021
192199	Oana C	12/09/2021	EUR	239.16	5.18	12/09/2021
191933	Oana C	12/09/2021	EUR	653.50	0.00	12/09/2021
191814	Oana C	31/08/2021	EUR	14.76	0.00	31/08/2021
191465	Oana C	12/08/2021	EUR	653.50	0.00	12/08/2021
192136	Oana C	12/08/2021	EUR	239.16	0.00	12/08/2021
192135	Oana C	12/07/2021	EUR	239.16	0.00	12/07/2021

5 10 20 1 2 3 4

Within the list, the repayment notifications are color coded as follows:

- Repayment notifications highlighted in blue are already paid, allocated or closed to payment.
- Repayment notifications not highlighted (displayed on a white background) remain to be paid.

The following information is displayed about each notification:

Field	Description
No.	The number of the repayment notification record.
Customer	The customer for whom the contract was created.
Date	The date when the notification was generated.
Currency	The currency of the contract.
Amount	The amount of the installment for which the notification was generated.
Remaining	The amount from the installment that remains to be paid.
Maturity Date	The maturity date of the notification. This is calculated adding the value of the Grace period for repayment field at the banking product level to the notification date.

For detailed information about a repayment notification, double-click on the desired record. The **Repayment Notification** page is displayed with the selected notification:

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. 191747	Contract 2710 testcancel	Currency EUR
Notification Date 24/06/2021	Maturity Date 24/06/2021	Total Amount 400

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	RemainingValue	IsPaid
Front-end Fee	400.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
4737	08/07/2021	Front-end Fee	400.00	24/06/2021	14

CORRECTIONS

+ Insert Export Refresh

Customer	Correction Date	Currency	Total Correction
Mimi SRL	24/06/2021	EUR	25.00

You cannot edit the information displayed in this page. Read detailed information about repayment notifications in the dedicated [Repayment Notifications](#) page.

IMPORTANT!

All the Front-End Fee commission types with Once periodicity type applied to a contract are notified and must be paid when the contract is approved. The [Core Banking system parameter FrontEndFee](#) defines the type of commission that is automatically notified at the contract approval.

CURRENT STATUS APPROVED NEXT STATUS CLOSED
 CONTRACT NUMBER 3569 **ACTIVATION DATE** 20/08/2021 CREATED BY vlad VERSION 2 VERSION DATE 20/08/2021 03:00 CONTRACT CATEGORY Normal **Tools On**

FEES & COMMISSIONS

Refresh

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Commission Applied To Amount	EUR	20/08/2021	10.0000	12.50	Monthly
<input type="checkbox"/>	Corporate Loan Term Front-end Fee EUR	EUR	20/08/2021	4.0000	51.00	Once
<input type="checkbox"/>	RepaymentFee EUR	EUR	20/08/2021		18.50	Once

CURRENT STATUS PROCESSED

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION
 No. 199204 **Contract** 3569 **Currency** EUR
Notification Date 20/08/2021 **Maturity Date** 20/08/2021 **Total Amount** 276

REPAYMENT NOTIFICATION DETAILS

Export Refresh

<input type="checkbox"/>	Operation Item	Value	RemainingValue	Is Paid
<input type="checkbox"/>	Front-end Fee	51.00	0.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Advance	225.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

<input type="checkbox"/>	Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
<input type="checkbox"/>	9828	20/08/2021	Front-end Fee	51.00	20/08/2021	0
<input type="checkbox"/>	9828	20/08/2021	Advance	225.00	20/08/2021	0

Penalties Section

The **Penalties** section displays the penalty interest applicable to the contract, automatically calculated by Core Banking for an approved contract, based on all the interests with selected **Is Penalty** checkbox that are applied to this contract, configured in the **Overview** tab.

PENALTIES

Export Refresh

<input type="checkbox"/>	PenaltyDate	PenaltyAmount	Payed	NotificationNo
<input type="checkbox"/>	22/12/2021	0.01	<input checked="" type="checkbox"/>	193119
<input type="checkbox"/>	24/01/2022	0.01	<input checked="" type="checkbox"/>	193509

The section displays only basic information about the penalties, such as penalty date, amount, notification number and whether it was paid or not. For detailed information, double-click on the desired penalty record. The **Contract Penalty** page is displayed with the selected penalty's details:

EDIT CONTRACT PENALTY

CONTRACT PENALTY

Contract: 3015 Customer: DemoCF

Is Paid: Name: _____

Notification: 193119 Penalty Amount: 0.01

Penalty Date: 22/12/2021

CONTRACT PENALTY DETAILS

+ Insert x Delete | Export o Refresh

	Penalized Notification	Penalized Item	Overdue Days	Penalty Amount	Loan Item
	Q	Q	Q	Q	Q
	192879	Loan Interest	122	0.01	Overdue Interest

You cannot edit the information displayed in this page.

The following information is displayed about each penalty record:

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Is Paid	A checkbox indicating whether the penalty was already paid through a payment allocation or not.
Name	The name of the penalty.
Notification	The number of the notification where the penalty is included.
Penalty Amount	The amount of the penalty expressed in the contract's currency.
Penalty Date	The date when the penalty was calculated.
Contract Penalty Details section	
Penalized Notification	The notification which was not paid in time and for which the penalty is calculated.
Penalized Item	The item to which the penalty interest was applied.
Overdue Days	The number of days since the notification was overdue for payment.
Penalty Amount	The calculated amount of the penalty.
Loan Item	The loan item which is used to calculate the penalty interest.

You can view the details of the penalty in a separate page, named **Edit Contract Penalty Detail**, if you double-click the detail record:

You cannot edit the information displayed in this page.

Contacts & Documents Tab

This section holds documents related to the contract. It is meant to be the electronic folder of the contract.

Document Name	Created On	Document Number	View
Letter of Recommendation	29/07/2021 10:57	336867/2021	View

To insert a document to the contract, click the **Insert** button in the **Contract Document** section. The **Add Contract Document** page is displayed.

Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the document.
Number	No	Text	Enter the number of the document.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.

Click the **Save and Close** button at the top right corner of the page.

History Tab

The **History** tab displays the versions of the contract, along with workflow status and the user who modified the record. A contract can have only one **Draft** version, one **Current** version, but it may have multiple **History** versions, which are displayed in this section. In this tab you can track the contract's life cycle and review older versions that are no longer active (for details, see [Contract Versioning](#)).

History						
<input type="button" value="Refresh"/> <input type="button" value="Export"/>						
<input type="checkbox"/>	Name	Label	Attribute Version Date	Attribute Version	Modified by user	
	Q	Q	Q	Q	Q	
	2509 AG_OD	Approved	15/07/2021 03:00	6	JobServer	
	2509 AG_OD.5	Closed	14/07/2021 03:05	5	-	
	2509 AG_OD.4	Closed	07/07/2021 03:05	4	-	
	2509 AG_OD.3	Closed	01/07/2021 03:00	3	-	
	2509 AG_OD.2	Closed	30/06/2021 03:05	2	-	
	2509 AG_OD.1	Closed	07/06/2021 03:00	1	-	

Accounting Entries Tab

The **Accounting Entries** tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. These records are automatically generated by the system, after performing transactions for an approved contract.

Accruals and Provisions Section

The records containing daily accrual and provisions are displayed in the **Accruals and Provisions** section. Generated automatically by the system respecting the definition of the contract, product dimensions, system parameters and jobs.

ACCRUALS AND PROVISIONS												
<input type="button" value="Delete"/> <input type="button" value="Export"/> <input type="button" value="Refresh"/>												
<input type="checkbox"/>	Classification	Contract	Calculation Date	Daily Accrual Int...	Accumulated In...	Daily Interest Pr...	Accumulated In...	Daily Fee Accrual	Accumulated F...	Principal Provisi...	Previous Princip...	Process Days
	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
	Normal	3015	27/07/2021	0.00000000	0.00000000			0.19000000	0.95000000			1
	Normal	3015	26/07/2021	0.00000000	0.00000000			0.19000000	0.76000000			1
	Normal	3015	25/07/2021	0.00000000	0.00000000			0.19000000	0.57000000			1
	Normal	3015	24/07/2021	0.00000000	0.00000000			0.19000000	0.38000000			1
	Normal	3015	23/07/2021	0.00000000	0.00000000			0.19000000	0.19000000		12.00000000	1

The following information is displayed for each accrual and provision entry:

Column	Details
Classification	The classification of the accrual and provision entry. The classification is determined based on the records created in the Loan Classification menu. These records classify transactions based on the number of days since a repayment notification is overdue.
Contract	The number of the current contract.
Calculation Date	The date when the accrual and provision calculation was performed.
Daily Accrual Interest	The amount of interest accrued on that day.
Accumulated Interest Accrual	The total amount of interest accrued until that day.
Daily Interest Provision	The amount of interest provisioned on that day.
Accumulated Interest Provision	The total amount of interest provisioned until that day.
Daily Fee Accrual	The amount of fees and commissions accrued on that day.
Accumulated Fee Accrual	The total amount of fees and commissions accrued until that day.
Principal Provision	The amount of principal provisioned.
Previous Principal Provision	The previous amount of principal provisioned.
Process Days	The number of days processed.

Accounting Totals on Contract Section

The **Accounting Totals on Contract** section provides an overview of the total amounts specified in accounting records. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING TOTALS ON CONTRACT

Refresh

Account	Total Debit	Total Credit
20219 Other treasury loans	27,000.00	0.00
25110 Current accounts	27,000.00	27,000.00
28110 Overdue principal	0.00	27,000.00
29111 Impairment allowance_principal_normal status	0.00	270.00
29211 Impairment allowance_principal_special mention	810.00	0.00
66211 Impairment allowance expense_principal_normal status	270.00	0.00

The following information is displayed for each total amount:

Column	Details
Account	The account where the operation was performed.
Total Debit	The amount which was debited from the account.
Total Credit	The amount which was credited to the account.

Accounting Entries Section

The **Accounting Entries** section reflects the accounting for the transactions related to the loan contract. The accounting entries are generated by the **Generate Accounting Entries** service in the **Core Banking END OF DAY (CB) daily job**. The job runs automatically at the end of day.

ACCOUNTING ENTRIES

Refresh

Export

Name	Accounting Date	Accounting Value	Analytic Credit ...	Analytic Debit A...	Currency	Equivalent Value	Exchange Rate	Description
AccECB 1609	08/06/2021	270.0000	29111.Straight L	66211.Straight L	EUR	270.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	90300.Straight L	99900.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	25110.Straight L	20219.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
Acc2547 Straight L	08/06/2021	27,000.0000	99900.Straight L	90300.Straight L	EUR	27,000.0000	1.0000	Approval of 2547 Straight L
Acc4079	01/09/2021	809.9000	76211.Straight L	29211.Straight L	EUR	809.9000	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	3.3300	28110.Straight L	25110.Straight L	EUR	3.3300	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	0.1000	76211.Straight L	29211.Straight L	EUR	0.1000	1.0000	Repayment Principal Due 08.07.2021
Acc4079	01/09/2021	26,996.6700	28110.Straight L	25110.Straight L	EUR	26,996.6700	1.0000	Repayment Principal Due 08.07.2021

The following information is displayed for each accounting entry:

Column	Details
Name	The id of the accounting entry.
Accounting Date	The date when the entry was generated.
Accounting Value	The value of the accounting entry.
Analytic Credit Account Code	The code of the analytic credit account.
Analytic Debit Account Code	The code of the analytic debit account.

Column	Details
Currency	The currency of the accounting entry.
Equivalent Value	The equivalent value of the accounting entry expressed in the contract's currency.
Exchange Rate	The exchange rate between the accounting entry currency and the contract currency.
Description	The description of the accounting operation.

Closing Current Account with Overdraft Contracts

The automatic closure of contract is triggered whenever the maturity date of the contract is reached and there are no overdue amounts on the contract.

You can trigger the closure of the contract before its initial maturity date by [creating a new version](#) of the **Approved** contract and filling in a **Versioning Reason**.

Remember to change the **Maturity Date** of the contract to an agreed upon date. If the **Expire Date for Overdraft** was not reached yet, then you must also change it to the same date. The repayment schedule must be recalculated to have the last installment due on that date, with all the accrued amount added into the designated columns.

At the end of that day, the installment is notified. After settling the last installment, the current account can be closed.

Whenever a due amount is notified before the expiration date of the overdraft, the balance of the current account is credited with the notification amount when running the [Core Banking End Of Day scheduled job](#). When the expiration date of the overdraft is reached, any due amounts are moved to the last, expiration installment of the repayment schedule, on the principal, and the balance, the overdraft limit amount and the overdraft available amount are zeroed. The expiration installment amount can be covered with a top-up or a new overdraft on the same current account.

Fixed Deposit

A deposit account is a saving product that offers the possibility to the customer to place an amount of money for a period of time initially established. Banking Product comes with a dedicated product, called **Deposit**.

Overview Tab

The **Overview** tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.

The following information in the **Overview** tab is common to all contract types:

Field	Mandatory	Data Type	Details
Contract ID	No	Text	A contract ID can be filled in, other than the contract number generated automatically by Core Banking when you saved the contract.
Customer	Yes	Lookup	The customer who owns the contract, selected previously, in the initial contract creation page. You cannot modify this information.
Banking Product	Yes	Lookup	The banking product selected previously, in the initial contract creation page. You cannot modify this information.
Currency	Yes	Lookup	The currency of the banking product selected previously, in the initial contract creation page. For the moment the product is defined currency wise, thus each product has an underlying currency. You cannot modify this information.
Activation Date	Yes	Invariant date	This is the date when the contract is activated. It is automatically completed with the system date.

Field	Mandatory	Data Type	Details
Main Bank Account	Yes	Lookup	When the contract is approved, this account it is created automatically for the bank defined as Main in Core Banking, within the Core Banking Operational > Bank menu . In order to generate an account number, a rule must be defined during the Core Banking implementation phase (example: branch code + incremental sequence number).
Managing Branch	Yes	Option set	This represents the branch of the organization where the contract was created. It is automatically completed at contract saving time, but you can select another branch from the list.

The following information specific to **Deposit** contracts should be completed in the **Overview** tab:

Field	Mandatory	Data Type	Details
General Data section			

Field	Mandatory	Data Type	Details
Current Account	Yes	Lookup	Select a current account from the list of current accounts that have the same currency as the contract and belong to the customer. The selected current account is debited for constituting the deposit account. If there are not enough funds in the current account, a specific message is displayed when trying to approve the contract. The same account is used for transferring the interest if the banking product is without capitalization and, at maturity, it is automatically credited with the deposit amount if the deposit was opened without auto-rollover.
Financed Amount	Yes	Numeric	Enter the amount used to constitute the deposit. There is a validation when approving the contract, so the amount must be between the minimum and maximum values set on the banking product.
Product Interest Rate section			

Field	Mandatory	Data Type	Details
Product Interest	No	Lookup	Select from the list the interest to be applied for this contract. Only the interests associated to the selected banking product are displayed within the list. Depending on the selected interest, a series of other fields are displayed to be filled in: Margin, Reference Rate Date and Reference Rate.
Interest for Sight	No	Numeric	This field is displayed only if a sight interest is configured on the banking product and it is editable only if the Allow negotiated IR checkbox is selected at the banking product level . If a sight interest is configured, the percentage of this interest is also displayed and it will be applied only if a withdrawal, transfer or liquidation before maturity operation is made before maturity.
Interest Payment Type	No	Option Set	This field is automatically completed with the Interest Payment Type value selected at the banking product level. The possible values are: Maturity, Daily, Monthly, Quarterly, Yearly.
Margin	No	Numeric	This field is automatically completed with the margin of the previously selected product interest. If the product interest was not selected, you can manually enter the margin.

Field	Mandatory	Data Type	Details
Reference Rate Date	Yes	Date	Select the date for the reference rate that is part of the previously selected product interest.
Reference Rate	Yes	Numeric	This field is automatically completed with the reference rate valid at the previously selected date.
Total Interest Rate	Yes	Numeric	This field is automatically completed with the calculated total interest rate of the previously selected product interest and any values entered for margin and reference rate. If the product interest was not selected or if the interest at the banking product level was marked as Allow negotiated IR, you can manually enter the interest rate.
Repayment Overview section			
Contract Period	No	Whole Number	This field is automatically completed with the maximum contract period as it was defined at banking product level. You can edit this value as long as it remains between the minimum and maximum limits set on the banking product.
Contract Period Type	No	Option Set	This field is automatically completed with the contract period type as it was defined at banking product level. You cannot edit this value.

Field	Mandatory	Data Type	Details
Maturity Date	No	Date	This field is automatically completed with the contract maturity date, calculated based on the values of the Contract Period, Contract Period Type and Activation Date. You cannot edit this value.
Due Day	No	Whole Number	This field is not displayed for a contract deposit with interest payment type on maturity date. Enter the day of the month when the interest payment should be made. It is automatically completed with the current date, but it can be changed with any value between 1 and 31
Repayment at end of month	No	Boolean	If you select this checkbox, then the due day of the contract is automatically set to the last day of the month, and the repayment schedule is calculated with an installment in the last day of month.

Contract Participants Section

In the **Contract Participants** section, you can insert, delete or export customers who participate in this contract or who can be blocked from participation. After the first save operation, the customer is added as beneficiary of the contract. If the customer is a legal entity, all the company's already entered legal representatives such as administrators, affiliates, owners, or other key contact persons are displayed in this list.

CONTRACT PARTICIPANTS

+ Insert X Delete ■ Export ↻ Refresh

Participant	Role	Status	Blocking Reason	Block Role Date	Block Disbursement
Q	Q	Q	Q	Q	(All) ▾
John Doe	Company Administrator	Active			▾
Mini SRL	Borrower	Active			▾
Mini SRL	Beneficiary	Active			▾

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	No	Lookup	Select from the list the name of the customer who can access the contract.
Role	No	Option Set	Select from the list the role of the previously selected customer in the contract beneficiary's company.
Blocking Reason	No	Option Set	Select the reason for blocking this participant from accessing the contract, if needed.

IMPORTANT!

For legal entity customers, the participant with the Company Administrator role must be added, otherwise the loan contracts cannot be approved. This is not the case for current account contracts. For individual customers, the borrower and beneficiary of the contract are not mandatory to be added in order for the contract to be approved and disbursed.

Click the **Save and Close** button at the top right corner of the page.

Contract Tranches Section

In the **Contract Tranches** section, you can view the disbursement tranches configured at the product level. Usually used for corporate loans, such dividend payments or cash outflows are not done in equal amounts and usually trigger a recalculation in terms of interest. In this section you can also insert, delete or export disbursement tranches for the contract.

To add a tranche in a contract based on a product that has a disbursement matrix set up, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Tranche Date	Yes	Date	Select the date of the disbursement tranche.
Tranche Percent	Yes	Numeric	Enter the percentage from the contract value that has to be disbursed with this tranche.
Amount	Yes	Numeric	Enter the amount from the contract value that has to be disbursed with this tranche.
Interest Percent	No	Numeric	Enter the interest percent applicable for this tranche, if it must be different from the interest rate applicable for the entire contract.
Unusage Commission Percent	No	Numeric	Enter the commission percent applicable for the unused loan amount from this tranche.
Submitted Document	No	File	Upload the documents related to the tranche disbursement.

Click the **Save and Close** button at the top right corner of the page.

Fees & Commissions Section

In the **Fees & Commissions** section, you can view all the fees and commissions configured at the product level that have the **Automatic Load on Contract** checkbox set to **True**. After the first saving operation, all fees that are defined as values are displayed. The fees that are defined as percentages are displayed after completing all the values of the contract. Read more about the commissions automatically inserted and calculated in the [below section](#). You can also insert, delete or export fees and commissions for the contract.

FEES & COMMISSIONS

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Administration OV	EUR	28/07/2021		100.00	Monthly

To add a fee for this contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Contract	Yes	Lookup	This field displays the contract number generated automatically by Core Banking when you saved the contract. You cannot modify this information.
Currency	Yes	Lookup	The currency of the contract. You cannot modify this information.
Fee	Yes	Lookup	Select a commission from the list of commissions defined for the banking product used when creating the contract.
Periodicity Type	No	Option Set	This field is automatically completed with the periodicity type of the selected fee.
Fee Date	Yes	Date	Specify which value of the commission is to be used by selecting the date of the commission.
Percent Fee	No	Numeric	This field displays the commission percentage applicable for the selected date, if the commission was defined as a percentage.
Value Fee	No	Numeric	This field displays the commission value applicable for the selected date, if the commission was defined as a value.

Click the **Save and Close** button at the top right corner of the page.

Automatic Insertion and Calculation of Commissions

Commissions are automatically inserted / updated in the **Fees & Commissions** section depending on the life cycle and status of the contract:

- **Creating a new contract:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`,

with `Is For Unusage = False`, and `Commission value is percentage = False`.

If `Commission value is percentage = True`, then the commission is only inserted if the amount value was previously inserted.

- **Updating a contract in Draft status:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with `Automatically load on contract = True`, with `Is For Unusage = False`. If a commission with `Commission value is percentage = True` was already inserted, then the commission's value is updated according to the contract's financed amount. If the value of a commission with `Commission value is percentage = True` was manually modified (for negotiable commissions), then the new value is calculated based on the modified percentage.
- **Creating a new version for a contract:** Core Banking automatically inserts all the commissions already present in the contract. Additionally, all commissions specifically created for contract version (`Is For Contract Version = True`) are added as well.

NOTE

If a version for a contract is created more than once on the same day, then all commissions with `Is For Contract Version = True` that were not notified yet for each previous version are deleted. At the end of the day, there is only one commission for the latest version.

- **Updating a contract in Contract Version Draft status:** Core Banking only updates the percentage commissions that are not already notified.

For percentage commissions (with `Commission value is percentage = True`), the financed amount of the contract is used to calculate the commission value based on the percentage. The calculation method differs depending on the contract type:

- For contracts based on **Term Loan, Mortgage** or **Overdraft** banking products:
 - If the commission is applied to amount, then the financed amount = amount due;
 - If the commission is applied to financed amount, then the financed amount = amount due - advance amount;
 - If the commission is applied to remaining value and the contract is in **Contract Version Draft** status, then financed amount = (-1) * main bank account balance. If the result is a negative value, then financed amount = null. In all the other cases, financed amount = null, which is the default value.
- For contracts based on **Bank Account with Overdraft** banking products:
 - If the commission is applied to overdraft limit amount, then the financed amount = overdraft limit amount;
 - If the commission is applied to used amount and the commission's period type is **Once**, then the financed amount = overdraft limit amount - available amount for overdraft. In all the other cases, financed amount = null, which is the default value.

Contract Covenant Section

In the **Contract Covenant** section, you can view the covenants that applicants must abide by after getting the loan, configured at the product level. Such conventions are usually applicable for corporate clients that must meet certain requirements in order to continue to receive disbursements and not only: submit balance sheet every x months, have account turnover of at least x percent from average monthly turnover, provide other relevant documents from authorities. In this section you can also insert, delete or export covenants for the contract.

CONTRACTS COVENANT

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Q	Q	Q	📅 Q	📅 Q	(All)	Q
<input type="checkbox"/>	Financial	Lender can monitor borrower's current ratio				<input type="checkbox"/>	Active

To add a covenant to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Option Set	<p>Select the desired covenant from the list of possible values:</p> <ul style="list-style-type: none"> • Borrowers should perform tax obligations: the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • Lender can monitor borrower's current ratio: the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • Lender possesses the right to prevent merges or acquisitions: a clear stipulation that the lender possesses the right to prevent merges of acquisitions without proper

Field	Required	Data Type	Details
			notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value of the covenant.
Covenant Type	No	Option Set	This field is automatically completed with the type of the selected covenant.
Review Frequency (Months)	No	Whole Number	Enter the number of months after which the covenant has to be reviewed.
Review Date	No	Date	Enter the date when the covenant has to be reviewed.

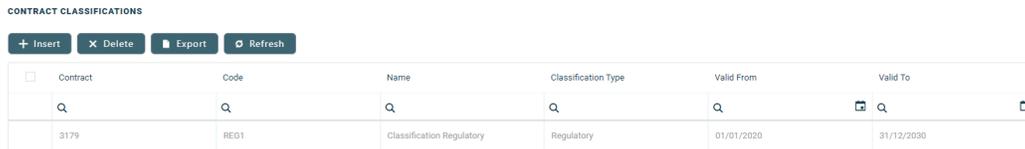
Click the **Save and Reload** button at the top right corner of the page.

Activate the covenant record by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Contract Classifications Section

In the **Contract Classifications** section, you can insert, delete or export classifications for the contract. You can choose to add the classifications defined at banking product level.



To add a classification to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Classification	No	Lookup	Select the desired classification for the contract from the list of classifications associated with the banking product.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.
Description	No	Text Area	Enter a description for the contract classification.

Click the **Save and Close** button at the top right corner of the page.

Payments Tab

The **Payments** tab contains all the transactions, payments and bank account operations for a **Deposit** contract. The tab has no information to display in **Draft** status. Approve the contract to perform any contract event. Meaningful payment information is displayed in this tab only after [performing transactions on the contract](#).

The screenshot shows the 'Payments' tab selected in a navigation bar with five tabs: 1 Overview, 2 Payments, 3 Contacts & Documents, 4 History, and 5 Accounting Entries. Below the navigation bar, there are three main sections:

- TRANSACTIONS**: A table with columns: Name, Transaction Type, Business Status, Event Date, Event Value, and Created by user. It contains one row: ECB 1922, Deposit Liquidation, Approved, 13/07/2021, 50,000.00, mirela.
- BANK ACCOUNT OPERATIONS**: Includes 'Export' and 'Refresh' buttons. A table with columns: Bank account, Account operation type, Operation date, Amount, Value date, and Detail text. It contains two rows:

Bank account	Account operation type	Operation date	Amount	Value date	Detail text
FIN-000001313	Debit Bank Account	13/07/2021 16:02	50,000.00	13/07/2021 16:02	Liquidation
FIN-000001313	Credit Bank Account	13/07/2021 15:51	50,000.00	13/07/2021 15:51	Transfer
- PAYMENTS**: Includes 'Export' and 'Refresh' buttons. A table with columns: No, Payment Date, Currency, Amount, Item, Transaction, and Paid. It is currently empty.

Transactions Section

The **Transactions** section displays all the transactions performed at the contract level, in any status. This section only has information if the contract is in **Approved** status and transactions were already created. Read detailed information about contract events and [how to add an event](#) in the dedicated [Contract Events](#) page.

TRANSACTIONS

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
<input type="checkbox"/>	ECB 1922	Deposit Liquidation	Approved	13/07/2021	50,000.00	

The section displays only basic information about the transaction, such as event number, status, date, transaction type, value and the user who created it. For detailed information about the transaction, double-click on the transaction. The **Event** page is displayed with the selected event:

Event

<p>Contract 2852 ↓</p> <p>Source Bank Account Balance 0</p> <p>Transaction Type Deposit Liquidation ↓</p> <p>Event Date 13/07/2021</p> <p>Interest to Recover 0</p>	<p>Customer Mimi SRL ↓</p> <p>Currency EUR ↓</p> <p>Event Value 50,000</p> <p>Available Deposit Amount 0</p> <p>Destination Account FIN-000000937 ↓</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

You cannot edit the information displayed in this page.

The following information is displayed about each event, with some variations depending on the [event type](#):

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Source Bank Account Balance	The balance of the bank account that was the source of the transaction.
Transaction Type	The type of the transaction that is performed on the contract.
Currency	The currency of the contract.
Financed Amount	The amount financed by the contract.
Available Value	The amount still available in the contract.
Event Date	The date when the event was created.
Event Value	The amount of the transaction.
Interest to Recover	The amount of interest to recover.
Available Deposit Amount	The amount available in the deposit account.
Destination Account	The destination account of the transaction.

NOTE

In order to add transactions to an approved contract, the transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions tab](#). All existing versions of the contract in **Contract Version Draft** status are

automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Bank Account Operations Section

The **Bank Account Operations** section displays all the operations performed on the deposit account associated to the contract. This section only has information if the contract is in **Approved** status and operations were already performed.

BANK ACCOUNT OPERATIONS

Export Refresh

<input type="checkbox"/>	Bank account	Account operation type	Operation date	Amount	Value date	Detail text
	Q	Q	Q	Q	Q	Q
	FIN-000001313	Debit Bank Account	13/07/2021 16:02	50,000.00	13/07/2021 16:02	Liquidation
	FIN-000001313	Credit Bank Account	13/07/2021 15:51	50,000.00	13/07/2021 15:51	Transfer

The following information is displayed about each operation:

Field	Description
Bank account	The number of the bank account associated to the contract.
Account operation type	The operation type performed on the contract's associated bank account.
Operation date	The date when the operation was performed.
Amount	The amount of the performed operation.
Value date	The date when the amount was extracted / added from/ to the account.
Detail text	The description of the operation.

For detailed information about an operation, double-click on the desired record. The **Bank Account Operation** page is displayed with the selected operation record:

EDIT BANK ACCOUNT OPERATION

BANK ACCOUNT OPERATION

Account operation type: Debit Bank Account

Detail text: Liquidation

Value date: 13/07/2021 16:02

Operation date: 13/07/2021 16:02

Amount: 50,000

You cannot edit the information displayed in this page.

Payments Section

The **Payments** section displays information about the payments performed at the contract level. This section only has information if the contract is in **Approved** status and payments were already performed.

PAYMENTS

Export Refresh

No	Payment Date	Currency	Amount	Item	Transaction	Paid
55	18/09/2020	USD	49.18	Paid Interest	Payment Deposit	<input checked="" type="checkbox"/>
57	30/09/2020	USD	-31.97	Paid Interest	Early Termination Deposit	<input checked="" type="checkbox"/>

The following information is displayed about each operation:

Field	Details
No	The number of the payment operated at contract level.
Payment Date	The date of the payment transaction.
Currency	The currency of the payment.
Amount	This field displays the amount of the payment.
Item	This field displays the transaction item to be paid.
Transaction	The transaction type associated to the payment.
Paid	This field displays whether the payment was performed into/ from the deposit account or not.

For detailed information about an operation, double-click on the desired record.

Contacts & Documents Tab

This section holds documents related to the contract. It is meant to be the electronic folder of the contract.

1 Overview 2 Payments 3 **Contacts & Documents** 4 History 5 Accounting Entries

CONTRACT DOCUMENT

+ Insert X Delete

Document Name	Created On	Document Number	View
Letter of Recommendation	29/07/2021 10:57	336867/2021	View

To insert a document to the contract, click the **Insert** button in the **Contract Document** section. The **Add Contract Document** page is displayed.

ADD CONTRACT

CONTRACT

Customer Type

Customer

Product Type

Banking Product

Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the document.
Number	No	Text	Enter the number of the document.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.

Click the **Save and Close** button at the top right corner of the page.

History Tab

The **History** tab displays the versions of the contract, along with workflow status and the user who modified the record. A contract can have only one **Draft** version, one **Current** version, but it may have multiple **History** versions, which are displayed in this section. In this tab you can track the contract's life cycle and review older versions that are no longer active (for details, see [Contract Versioning](#)).

1 Overview
2 Payments
3 Contacts & Documents
4 History
5 Accounting Entries

History

Refresh
Export

	Name	Label	Attribute Version Date	Attribute Version	Modified by user
<input type="checkbox"/>	2509 AG_OD	Approved	15/07/2021 03:00	6	JobServer
<input type="checkbox"/>	2509 AG_OD.5	Closed	14/07/2021 03:05	5	...
<input type="checkbox"/>	2509 AG_OD.4	Closed	07/07/2021 03:05	4	...
<input type="checkbox"/>	2509 AG_OD.3	Closed	01/07/2021 03:00	3	...
<input type="checkbox"/>	2509 AG_OD.2	Closed	30/06/2021 03:05	2	...
<input type="checkbox"/>	2509 AG_OD.1	Closed	07/06/2021 03:00	1	...

The deposit versions displayed in **History** tab represent the previous renewals of the deposit contract.

Accounting Entries Tab

The **Accounting Entries** tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. These records are automatically generated by the system, after performing transactions for an approved contract.

Accruals and Provisions Section

The records containing daily accrual and provisions are displayed in the **Accruals and Provisions** section. Generated automatically by the system respecting the definition of the contract, product dimensions, system parameters and jobs.

ACCRUALS AND PROVISIONS

<input type="checkbox"/>	Classification	Contract	Calculation Date	Daily Accrual Int..	Accumulated In..	Daily Interest Pr..	Accumulated In..	Daily Fee Accrual	Accumulated F..	Principal Provisi..	Previous Princip..	Process Days
<input type="checkbox"/>	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
	Normal	3015	27/07/2021	0.00000000	0.00000000			0.19000000	0.95000000			1
	Normal	3015	26/07/2021	0.00000000	0.00000000			0.19000000	0.76000000			1
	Normal	3015	25/07/2021	0.00000000	0.00000000			0.19000000	0.57000000			1
	Normal	3015	24/07/2021	0.00000000	0.00000000			0.19000000	0.38000000			1
	Normal	3015	23/07/2021	0.00000000	0.00000000			0.19000000	0.19000000		12.00000000	1

The following information is displayed for each accrual and provision entry:

Column	Details
Classification	The classification of the accrual and provision entry. The classification is determined based on the records created in the Loan Classification menu. These records classify transactions based on the number of days since a repayment notification is overdue.
Contract	The number of the current contract.
Calculation Date	The date when the accrual and provision calculation was performed.
Daily Accrual Interest	The amount of interest accrued on that day.
Accumulated Interest Accrual	The total amount of interest accrued until that day.
Daily Interest Provision	The amount of interest provisioned on that day.
Accumulated Interest Provision	The total amount of interest provisioned until that day.

Column	Details
Daily Fee Accrual	The amount of fees and commissions accrued on that day.
Accumulated Fee Accrual	The total amount of fees and commissions accrued until that day.
Principal Provision	The amount of principal provisioned.
Previous Principal Provision	The previous amount of principal provisioned.
Process Days	The number of days processed.

Accounting Totals on Contract Section

The **Accounting Totals on Contract** section provides an overview of the total amounts specified in accounting records. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING TOTALS ON CONTRACT

Account	Total Debit	Total Credit
20219 Other treasury loans	27,000.00	0.00
25110 Current accounts	27,000.00	27,000.00
28110 Overdue principal	0.00	27,000.00
29111 Impairment allowance_principal_normal status	0.00	270.00
29211 Impairment allowance_principal_special mention	810.00	0.00
66211 Impairment allowance expense_principal_normal status	270.00	0.00

The following information is displayed for each total amount:

Column	Details
Account	The account where the operation was performed.
Total Debit	The amount which was debited from the account.
Total Credit	The amount which was credited to the account.

Accounting Entries Section

The **Accounting Entries** section reflects the accounting for the transactions related to the loan contract. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING ENTRIES

Refresh Export

Name	Accounting Date	Accounting Value	Analytic Credit ...	Analytic Debit A...	Currency	Equivalent Value	Exchange Rate	Description
AccECB 1609	08/06/2021	270.0000	29111.Straight L	66211.Straight L	EUR	270.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	90300.Straight L	99900.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	25110.Straight L	20219.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
Acc2547 Straight L	08/06/2021	27,000.0000	99900.Straight L	90300.Straight L	EUR	27,000.0000	1.0000	Approval of 2547 Straight L
Acc4079	01/09/2021	809.9000	76211.Straight L	29211.Straight L	EUR	809.9000	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	3.3300	28110.Straight L	25110.Straight L	EUR	3.3300	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	0.1000	76211.Straight L	29211.Straight L	EUR	0.1000	1.0000	Repayment Principal Due 08.07.2021
Acc4079	01/09/2021	26,996.6700	28110.Straight L	25110.Straight L	EUR	26,996.6700	1.0000	Repayment Principal Due 08.07.2021

The following information is displayed for each accounting entry:

Column	Details
Name	The id of the accounting entry.
Accounting Date	The date when the entry was generated.
Accounting Value	The value of the accounting entry.
Analytic Credit Account Code	The code of the analytic credit account.
Analytic Debit Account Code	The code of the analytic debit account.
Currency	The currency of the accounting entry.
Equivalent Value	The equivalent value of the accounting entry expressed in the contract's currency.
Exchange Rate	The exchange rate between the accounting entry currency and the contract currency.
Description	The description of the accounting operation.

Deposit Interest Calculation

The interest calculation depends on the contract and banking product configuration.

For Interest Payment Type = Maturity at the banking product level

If the deposit is liquidated at maturity date, which means that the customer receives the total interest accumulated for the period during which the deposit was made, or the sight interest if other transactions like transfer or withdrawal occurred in the period between activation and maturity date.

If the deposit is liquidated before maturity date, the customer receives only the sight interest and only if a sight interest is configured on the banking product. If there is no sight interest configured, the customer receives only the initial amount.

If a withdrawal or transfer transaction occurs during the deposit contract's life cycle (possible only if the checkbox **Allow withdraws** is selected on the banking product configuration), the sight interest is paid (if there is a sight deposit configured on the banking product) and calculated taking into account the amount and the period of time the funds were in the account.

If one or more top up transactions occur during the deposit contract's life cycle (possible only if the checkbox **Allow top ups** is selected on the banking product configuration), the total interest rate is paid, calculated taking into account the amount and the period of time the fund were in the account.

For Interest Payment Type = any other value except Maturity at the banking product level

If the interest payment type is set to Monthly, Yearly, Daily or Quarterly then the interest is calculated and paid taking into account this periodicity, on the date specified in the deposit contract.

If the deposit reaches maturity, the total interest rate would have been paid according to the periodicity and the date specified on the contract, in the current account or in the deposit account, depending on how the deposit banking product was configured.

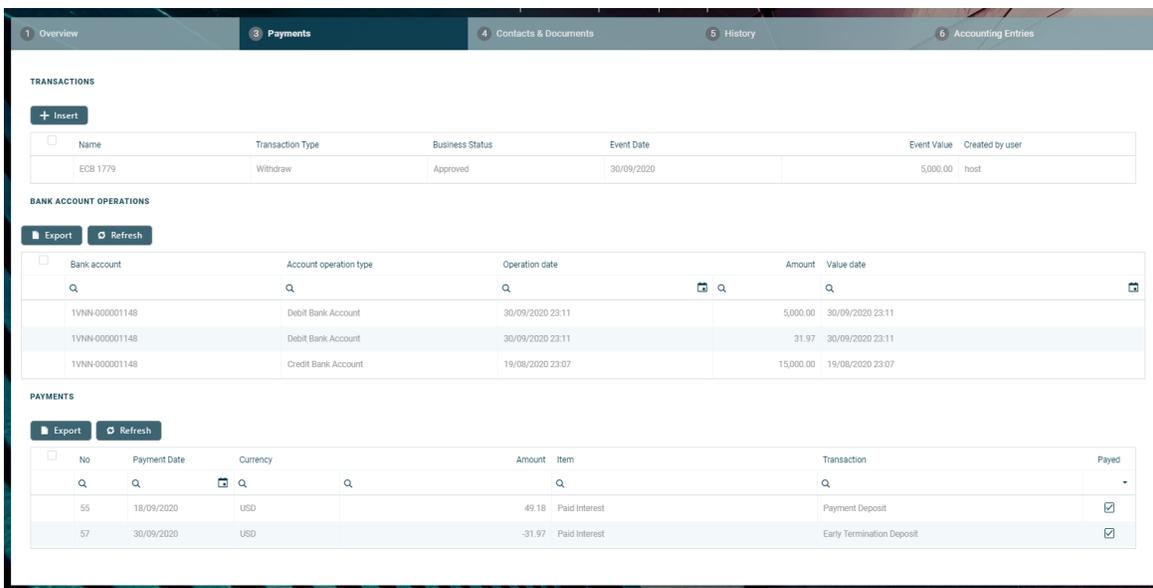
If the deposit contract doesn't reach the maturity because it is liquidated in advance, but one or more interest payments were already made, the system recovers the interest paid from the deposit amount. The interest recovery is made if the deposit contract reaches maturity, but during the deposit contract's life cycle, at least one withdrawal or transfer transaction was made (possible if **Allow withdraws** is checked on the banking product configuration).

If the **DepositAggregatItemValues Core Banking system parameter's** value is set to **False**, the system recovers the entire interest paid until that moment and after that the sight interest from the beginning until the transaction date is paid (if a sight interest is configured on the banking product).

If the **DepositAggregateItemValues** Core Banking system parameter's value is set to **True**, the system recovers the difference between the paid interest and the sight interest that should be paid (if there is a sight interest configured on the banking product).

The interest to recover affects the deposit amount or the interest amount, depending on the deposit banking product configuration: with interest capitalization or not, with interest payment on the maturity date or on a specific interval.

If the deposit is without capitalization, which means the interest is paid in the Current Account, in case a withdrawal transaction occurs, the interest already paid is recovered from the deposit amount.



For example, if a deposit is open for a period of 3 months with a monthly interest payment and the customer orders a withdrawal after the first month, the interest already paid in the Current Account is recovered from the deposit amount.

If the deposit is with capitalization, the interest is paid in the deposit account, so in case a withdrawal occurs, the interest is recovered from the deposit amount containing the initial value + the interest already paid, which means the initial amount is not affected.

Secured or Unsecured Term Loan

A term loan is a banking product which defines a loan for a specific amount, that has a specified repayment schedule and either a fixed or floating interest rate. To create a contract based on a [Term Loan banking product](#), follow the steps described in the [Creating Contracts page](#), making sure that you select Term Loan in the Product Type field and a Unsecured Loan or Secured Loan banking product in the Banking Product field. After saving the contract, go through each tab and fill in the general and the specific information for this type of contract:

Overview Tab

The **Overview** tab requires the basic elements for the creation of a contract such as customer, banking product, account, interest rate, participants, tranches, fees, and contract covenants.

The following information in the **Overview** tab is common to all contract types:

Field	Mandatory	Data Type	Details
Contract ID	No	Text	A contract ID can be filled in, other than the contract number generated automatically by Core Banking when you saved the contract.
Customer	Yes	Lookup	The customer who owns the contract, selected previously, in the initial contract creation page. You cannot modify this information.
Banking Product	Yes	Lookup	The banking product selected previously, in the initial contract creation page. You cannot modify this information.

Field	Mandatory	Data Type	Details
Currency	Yes	Lookup	The currency of the banking product selected previously, in the initial contract creation page. For the moment the product is defined currency wise, thus each product has an underlying currency. You cannot modify this information.
Activation Date	Yes	Invariant date	This is the date when the contract is activated. It is automatically completed with the system date.
Main Bank Account	Yes	Lookup	When the contract is approved, this account it is created automatically for the bank defined as Main in Core Banking, within the Core Banking Operational > Bank menu . In order to generate an account number, a rule must be defined during the Core Banking implementation phase (example: branch code + incremental sequence number).
Managing Branch	Yes	Option set	This represents the branch of the organization where the contract was created. It is automatically completed at contract saving time, but you can select another branch from the list.

Click the **Save and Reload** button at the top right corner of the page.

The following information specific to **Term Loan** contracts should be completed in the **Overview** tab:

Field	Mandatory	Data Type	Details
General Data section			

Field	Mandatory	Data Type	Details
Current Account	No	Lookup	Select the current account to be used for collecting the installments and for performing the disbursements.
Destination Bank Account	No	Lookup	Enter the destination bank account number, the account where the disbursements should be performed, if it's different from the current account selected previously.
Amount	No	Numeric	Enter the actual amount of credit for the contract.
Advance Amount Percentage	Yes	Numeric	If you have not entered a value in the Advance Amount Value, enter the first installment percent for the contract, otherwise this field is automatically calculated and filled in. This amount is calculated as a percentage from the contract's value, is due on the first disbursement date, being used by Core Banking to calculate the schedule and create a notification for that amount on the disbursement event. The default value is zero, as it is not always applicable.

Field	Mandatory	Data Type	Details
Advance Amount Value	Yes	Numeric	<p>If you have not entered a percentage in the Advance Amount Percentage, enter the first installment value for the contract, otherwise this field is automatically calculated and filled in. This amount is due on the first disbursement date, being used by Core Banking to calculate the schedule and create a notification for that amount on the disbursement event. The default value is zero, as it is not always applicable.</p> <div data-bbox="943 846 1308 1766" style="background-color: #e1f0f8; padding: 10px; border: 1px solid #ccc;"> <p>NOTE Limit validations for contracts with advance amount >0 are performed for Amount - Advance Amount. When the contract is activated, the available limit amount is decreased with the (Amount - Advance Amount) value. Auto Disbursement = True and cannot be changed for contracts with advance amount</p> </div>

Field	Mandatory	Data Type	Details
			<p>>0. If the advance amount is changed back to zero, then the value of the Auto Disbursement checkbox becomes the default value set at the banking product level and can be edited.</p>
Start Calculation Date For Amount Unused	Yes	Date	Select the date when the amount not used from the financed amount starts to be calculated with commissions with Commission Unsuaage type.
Maximum Disburse Date	No	Date	Select the maximum date when a disbursement can be performed for the approved contract.

Field	Mandatory	Data Type	Details
Auto disbursement	No	Bool	<p>Select this checkbox if the financed amount must be automatically disbursed on the approval of the contract. The auto disbursement property is set at banking product level, but it can be modified at the contract level. The following validations are performed for this checkbox:</p> <ul style="list-style-type: none"> • If the contract has multiple tranches, then Auto disbursement = False and it cannot be edited. • If Auto disbursement = True and the contract approval date = activation date, then Core Banking does not generate a new version for the contract. • If Auto disbursement = True and the contract approval date > activation date, then Core Banking generates a

Field	Mandatory	Data Type	Details
			new version for the contract.
Product Interest Rate section			
Product Interest	No	Lookup	Select from the list the interest to be applied for this contract. Only the interests associated to the selected banking product are displayed within the list. Penalty interests cannot be selected here. Depending on the selected interest, a series of other fields are displayed to be filled in: Margin, Reference Rate Date and Reference Rate.
Margin	No	Numeric	This field is automatically completed with the margin of the previously selected product interest. If the product interest was not selected, you can manually enter the margin.
Reference Rate Date	Yes	Date	Select the date for the reference rate that is part of the previously selected product interest.
Reference Rate	Yes	Numeric	This field is automatically completed with the interest type's definition's reference rate valid at the previously selected date.

Field	Mandatory	Data Type	Details
Total Interest Rate	Yes	Numeric	This field is automatically completed with the calculated total interest rate of the previously selected product interest and any values entered for margin and reference rate. If the product interest was not selected or if the interest at the banking product level was marked as Is Negotiable , you can manually enter the interest rate.
Minimum Interest Rate	No	Numeric	This field is automatically completed with the minimum interest rate applicable for the contract, defined at the banking product level.
Date for Review Interest Rate	No	Date	Enter the date for reviewing the interest rate applicable for the remaining amount.
Repayment Overview section			
Schedule Type	Yes	Lookup	Select the payment schedule type to be used to calculate the installments of this contract. You can select one of the payment schedule types associated to the banking product in the Details tab > Associated Payment Schedule Types list.
Contract Period	Yes	Whole Number	This field is automatically completed with the number of contract period of contract period type as it was defined at banking product level. You can edit this value.

Field	Mandatory	Data Type	Details
Contract Period Type	No	Option Set	This field is automatically completed with the contract period type as it was defined at banking product level. You cannot edit this value.
Maturity Date	No	Date	This field is automatically completed with the contract maturity date, calculated based on the values of the Contract Period, Contract Period Type, Due Date and Activation Date. You cannot edit this value.
Due Day	Yes	Whole Number	Enter the exact day of month for installment repayment. If it is set to 31, then the system takes the last day of months. If you manually select the First Due Date, then this field is automatically completed and not editable.

Field	Mandatory	Data Type	Details
Periodicity Type	Yes	Lookup	Select the time interval for the repayment schedule. Possible values are set at the banking product level. If the periodicity is set to Once, then the payment happens one time, at loan maturity. You can only select from periodicity types with the same measurement unit as the selected schedule type's contract period type. For example, if the value in the Contract Period Type is Days, you can only select a periodicity type whose measurement unit is in days.

Field	Mandatory	Data Type	Details
Installment Method	Yes	Option set	<p>Select the installment method to calculate if the first due date is set into the current month or in the next month. Possible values:</p> <ul style="list-style-type: none"> • Actual Period, with the first installment's due date calculated within the same calendar month; • Next Period, with the first installment's due date calculated within the next calendar month after contract approval.
First Due Date	No	Date	<p>Select the date of the first due installment. If you manually select the Due Day, then this field is automatically completed as calculated based on the information within the Due Date, Periodicity Type and Installment Method, and it is not editable.</p>
Repayment at end of month	No	Boolean	<p>If you select this checkbox, then the due day of the contract is automatically set to the last day of the month, and the repayment schedule is calculated with an installment in the last day of month.</p>

Field	Mandatory	Data Type	Details
Royalty	No	Numeric	This field is automatically completed with the value of an installment. The field is displayed and can be filled in if the selected schedule type is of type Equal Installment. You can edit this value.
Initial Principal Value	No	Numeric	This field is automatically completed with the value of the principal within an installment. The field is displayed and can be filled in if the selected schedule type is of type Equal Principal. You can edit this value.
Number of installments	Yes	Whole Number	This field is automatically completed with the number of installments to be paid for this contract, calculated based on previously defined values.
Principal Grace Period (Months)	No	Whole Number	This field is displayed only if the banking product allows a principal grace period. Enter a value in months for the grace period allowed for principal repayment for this contract. The value inserted in this field should be between the minimum and maximum grace period set at the banking product level.

Field	Mandatory	Data Type	Details
Interest Grace Period (Months)	No	Whole Number	This field is displayed only if the banking product allows an interest grace period. Enter a value in months for the grace period allowed for interest repayment for this contract. The value inserted in this field should be between minimum and maximum grace period set at the banking product level.

Contract Participants Section

In the **Contract Participants** section, you can insert, delete or export customers who participate in this contract or who can be blocked from participation. After the first save operation, the customer is added as beneficiary of the contract. If the customer is a legal entity, all the company’s already entered legal representatives such as administrators, affiliates, owners, or other key contact persons are displayed in this list.

CONTRACT PARTICIPANTS

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Participant	Role	Status	Blocking Reason	Block Role Date	Block Disbursement
	Q	Q	Q	Q	Q	(All) ▾
	John Doe	Company Administrator	Active			▾
	Mimi SRL	Borrower	Active			▾
	Mimi SRL	Beneficiary	Active			▾

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Participant	No	Lookup	Select from the list the name of the customer who can access the contract.
Role	No	Option Set	Select from the list the role of the previously selected customer in the contract beneficiary's company.
Blocking Reason	No	Option Set	Select the reason for blocking this participant from accessing the contract, if needed.

IMPORTANT!

For legal entity customers, the participant with the Company Administrator role must be added, otherwise the loan contracts cannot be approved. This is not the case for current account contracts. For individual customers, the borrower and beneficiary of the contract are not mandatory to be added in order for the contract to be approved and disbursed.

Click the **Save and Close** button at the top right corner of the page.

Contract Tranches Section

In the **Contract Tranches** section, you can view the disbursement tranches configured at the product level. Usually used for corporate loans, such dividend payments or cash outflows are not done in equal amounts and usually trigger a recalculation in terms of interest. In this section you can also insert, delete or export disbursement tranches for the contract.

To add a tranche in a contract based on a product that has a disbursement matrix set up, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Tranche Date	Yes	Date	Select the date of the disbursement tranche.
Tranche Percent	Yes	Numeric	Enter the percentage from the contract value that has to be disbursed with this tranche.
Amount	Yes	Numeric	Enter the amount from the contract value that has to be disbursed with this tranche.
Interest Percent	No	Numeric	Enter the interest percent applicable for this tranche, if it must be different from the interest rate applicable for the entire contract.
Unusage Commission Percent	No	Numeric	Enter the commission percent applicable for the unused loan amount from this tranche.
Submitted Document	No	File	Upload the documents related to the tranche disbursement.

Click the **Save and Close** button at the top right corner of the page.

Fees & Commissions Section

In the **Fees & Commissions** section, you can view all the fees and commissions configured at the product level that have the **Automatic Load on Contract** checkbox set to True. After the first saving operation, all fees that are defined as values are displayed. The fees that are defined as percentages are displayed after completing all the values of the contract. Read more about the commissions automatically inserted and calculated in the [below section](#). You can also insert, delete or export fees and commissions for the contract.

FEES & COMMISSIONS

+ Insert X Delete Export Refresh

<input type="checkbox"/>	Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
<input type="checkbox"/>	Administration OV	EUR	28/07/2021		100.00	Monthly

To add a fee for this contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Contract	Yes	Lookup	This field displays the contract number generated automatically by Core Banking when you saved the contract. You cannot modify this information.
Currency	Yes	Lookup	The currency of the contract. You cannot modify this information.
Fee	Yes	Lookup	Select a commission from the list of commissions defined for the banking product used when creating the contract.
Periodicity Type	No	Option Set	This fields is automatically completed with the periodicity type of the selected fee.
Fee Date	Yes	Date	Specify which value of the commission is to be used by selecting the date of the commission.

Field	Required	Data Type	Details
Percent Fee	No	Numeric	This field displays the commission percentage applicable for the selected date, if the commission was defined as a percentage.
Value Fee	No	Numeric	This field displays the commission value applicable for the selected date, if the commission was defined as a value.

Click the **Save and Close** button at the top right corner of the page.

Automatic Insertion and Calculation of Commissions

Commissions are automatically inserted / updated in the **Fees & Commissions** section depending on the life cycle and status of the contract:

- Creating a new contract:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with Automatically load on contract = True, with Is For Unusage = False, and Commission value is percentage = False.
 If Commission value is percentage = True, then the commission is only inserted if the amount value was previously inserted.
- Updating a contract in Draft status:** Core Banking automatically inserts active commissions associated to the banking product, within their defined validity period, with Automatically load on contract = True, with Is For Unusage = False. If a commission with Commission value is percentage = True was already inserted, then the commission's value is updated according to the contract's financed amount. If the value of a commission with Commission value is percentage = True was manually modified (for negotiable commissions), then the new value is calculated based on the modified percentage.

- **Creating a new version for a contract:** Core Banking automatically inserts all the commissions already present in the contract. Additionally, all commissions specifically created for contract version (`Is For Contract Version = True`) are added as well.

NOTE

If a version for a contract is created more than once on the same day, then all commissions with `Is For Contract Version = True` that were not notified yet for each previous version are deleted. At the end of the day, there is only one commission for the latest version.

- **Updating a contract in `Contract Version Draft` status:** Core Banking only updates the percentage commissions that are not already notified.

For percentage commissions (with `Commission value is percentage = True`), the financed amount of the contract is used to calculate the commission value based on the percentage. The calculation method differs depending on the contract type:

- For contracts based on **Term Loan, Mortgage** or **Overdraft** banking products:
 - If the commission is applied to amount, then the financed amount = amount due;
 - If the commission is applied to financed amount, then the financed amount = amount due - advance amount;
 - If the commission is applied to remaining value and the contract is in `Contract Version Draft` status, then financed amount = $(-1) * \text{main bank account balance}$. If the result is a negative value, then financed amount = null. In all the other cases, financed amount = null, which is the default value.
- For contracts based on **Bank Account with Overdraft** banking products:

- If the commission is applied to overdraft limit amount, then the financed amount = overdraft limit amount;
- If the commission is applied to used amount and the commission's period type is Once, then the financed amount = overdraft limit amount - available amount for overdraft. In all the other cases, financed amount = null, which is the default value.

Contract Covenant Section

In the **Contract Covenant** section, you can view the covenants that applicants must abide by after getting the loan, configured at the product level. Such conventions are usually applicable for corporate clients that must meet certain requirements in order to continue to receive disbursements and not only: submit balance sheet every x months, have account turnover of at least x percent from average monthly turnover, provide other relevant documents from authorities. In this section you can also insert, delete or export covenants for the contract.

CONTRACTS COVENANT

+ Insert X Delete ■ Export ↻ Refresh

<input type="checkbox"/>	Type	Covenant	Review Date	End Date	Resolution	Block Disbursement	Status
<input type="checkbox"/>	Q	Q	Q	Q	Q	(All)	Q
<input type="checkbox"/>	Financial	Lender can monitor borrower's current ratio				<input type="checkbox"/>	Active

To add a covenant to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Option Set	<p>Select the desired covenant from the list of possible values:</p> <ul style="list-style-type: none"> • Borrowers should perform tax obligations: the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • Lender can monitor borrower's current ratio: the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • Lender possesses the right to prevent merges or acquisitions: a clear stipulation that the lender possesses the right to prevent merges of acquisitions without proper

Field	Required	Data Type	Details
			notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value of the covenant.
Covenant Type	No	Option Set	This field is automatically completed with the type of the selected covenant.
Review Frequency (Months)	No	Whole Number	Enter the number of months after which the covenant has to be reviewed.
Review Date	No	Date	Enter the date when the covenant has to be reviewed.

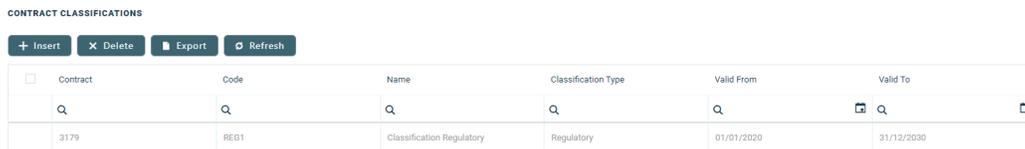
Click the **Save and Reload** button at the top right corner of the page.

Activate the covenant record by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Contract Classifications Section

In the **Contract Classifications** section, you can insert, delete or export classifications for the contract. You can choose to add the classifications defined at banking product level.



To add a classification to a contract, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Classification	No	Lookup	Select the desired classification for the contract from the list of classifications associated with the banking product.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.
Description	No	Text Area	Enter a description for the contract classification.

Click the **Save and Close** button at the top right corner of the page.

Collaterals Tab

The **Collaterals** tab appears on a contract only if the chosen product is **secured**. The tab is used to set collaterals as guarantees. Collaterals must be previously defined (see [Collateral Management](#)) and registered (see [Registering Collaterals](#)). Only after a collateral is registered, it can be used for covering a secured loan contract.

NOTE

A registered collateral can be attached to multiple contracts if the contracts total amount does not exceed the collateral available amount.

Status	Collateral Type	Currency	Collateral Register Value	CoverPercent	Cover Value in Contract Curre...	Last Evaluation Date
Active	Residential Real Estate	EUR	29,016.75		35,000.00	21/05/2021
Active	Cash	EUR	37,307.25	77.97	45,000.00	

The fields **Cover Value** and **Product Collateral Cover Percent** are automatically populated.

IMPORTANT!

The Product Collateral Coverage Percent field is read-only, and set with the value defined at banking product level.

To add a collateral to a secured contract, go to the **Collaterals** tab at contract level. In this tab you can insert one or more collaterals in order to have the contract covered, as well as contract guarantors.

Start by adding guarantors to your contract, if needed. The **Contract Guarantors** section can be used to add a collateral that is not owned by the customer. If a guarantor is added on the loan contract, you can use the collaterals owned by the guarantors in order to cover the contract risk.

1. Click the **Insert** button within the **Contract Guarantor** section.
2. In the newly displayed **Add Contract Guarantors** page, fill in the following fields:

Field	Mandatory	Data Type	Details
Contract	Yes	Lookup	Read-only field, automatically completed with the current contract.
Guarantor	Yes	Lookup	Select the customer who acts as a guarantor for the contract.

3. Click the **Save and Close** button at the top right corner of the page.
4. Click the **Insert** button from the **Contract Collateral** section.
5. In the newly displayed **Add Contract Collateral** page, fill in the following fields:

ADD CONTRACT COLLATERAL

Customer/Guarantor: ↓ ✎

Collateral Register: ↓ ✎

Collateral Register Value:

Collateral Register Value Usage (%):

Cover Value in Contract Currency:

Mortgage File: or Drop file here

Field	Mandatory	Data Type	Details
Customer / Guarantor	Yes	Lookup	Select the customer who acts as guarantor for the contract. The field is automatically completed with the customer selected in the contract, but you can select any of the customers already added as guarantors for this contract.

Field	Mandatory	Data Type	Details
<p>Collateral Register</p>	<p>Yes</p>	<p>Lookup</p>	<p>Select a collateral registered to the current customer. When selecting a collateral, the Cover Register Value, Cover Register Value Usage and Cover Value in Contract Currency fields are automatically calculated.</p> <div data-bbox="959 804 1312 1541" style="background-color: #e1eef6; padding: 10px; border-radius: 5px;"> <p>NOTE</p> <p>A registered collateral can be attached to multiple contracts if the contracts total amount does not exceed the collateral available amount.</p> </div>

Field	Mandatory	Data Type	Details
			<p>IMPORTANT!</p> <p>When selecting a Fixed deposit collateral, the status of the associated bank account becomes Blocked. If the contract's status changes from Owned or Active into Released, the status of the bank account becomes Opened.</p> <p>If the status is changed from Active to Released – the status for Bank account changes to Opened (Only for fixed</p>

Field	Mandatory	Data Type	Details
<p>Collateral Register Value Usage (%)</p>	<p>Yes</p>	<p>Numeric</p>	<p>deposit collateral). The percentage to be used from the registered collateral's total value. The percentage is set at banking product level, in the Collateral Cover Percent field. You can modify this percentage. As a result, the Collateral Register Value and the Cover Value in Contract Currency values are automatically recalculated by Core Banking.</p>

Field	Mandatory	Data Type	Details
Cover Register Value	Yes	Numeric	The value that is taken from collateral, expressed in the collateral's currency. If the collateral is in a different currency than the contract currency, the exchange rate is automatically applied in order to have the available amount correctly calculated. Further, the Daily recalculation of Collaterals job runs daily in order to recalculate the available amount for each collateral.
Cover Value in Contract Currency	Yes	Numeric	The cover value converted in the contract's currency at the exchange rate defined in Core Banking.
Mortgage File	No	File	Attach a file relevant for the mortgage.

6. Click the **Save and close** button.

NOTE

You can send a contract for approval only if $\text{Cover Value} = \text{Financed Amount} * \text{Product Collateral Cover Percent} / 100$.

Payments Tab

The **Payments** tab contains all the transactions, payments, penalties, bank account operations, repayment schedules, schedule versions, repayment notifications for a contract. Depending on the contact's chosen banking product, only some of these may be displayed. The tab has no information to display in **Draft** status. Approve the contract to perform any contract event. Meaningful payment information is displayed in this tab only after [performing transactions on the contract](#).

The screenshot shows the Payments tab interface with the following sections:

- CONTRACT REPAYMENT SCHEDULE:** A table with columns: Contract ID, Date Schedule, Modified On. Row: 1602-021-USD, 28.01.2021, 28.01.2021 13:28.
- CONTRACT REPAYMENT SCHEDULE VERSIONS:** A table with columns: VersionNo, Versioning Reason, Version Date, Date Schedule. It shows "No data".
- TRANSACTIONS:** A table with columns: name, Transaction Type, Business Status, Event Date, Event Value, Created by user. Row: EIS 1076, Disbursement, Approved, 28.01.2021, 1,500,000.00, user.
- REPAYMENT NOTIFICATIONS:** A table with columns: Name, CustomerId, Notification Date, Currency, Total Amount, Remaining Value, Maturity Date. Rows: 190055 (VirtualBrand, 29.03.2021, USD, 131,879.83, 0.00, 03.04.2021) and 190040 (VirtualBrand, 01.03.2021, USD, 132,707.16, 0.00, 06.03.2021).
- PENALTIES:** A table with columns: Penalty Date, Penalty Amount, Is Paid, Name. It shows "No data".

Contract Repayment Schedule Section

The **Contract Repayment Schedule** section displays the repayment schedule automatically generated by Core Banking for the approved contract, after performing a disbursement.

The screenshot shows the Contract Repayment Schedule section with the following table:

Contract	Date Schedule	Modified On
2939	19/07/2021	19/07/2021 14:46

The section displays only basic information about the generated schedule, such as contract number, schedule date and last modification date and time. For detailed information and the actual list of the installments, double-click on the schedule. The **Edit Contract Repayment Schedule** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE

Date Schedule: 29/07/2021 Print Schedule

Contract: 3256 Customer: [dropdown]

CONTRACT REPAYMENT SCHEDULE DETAILS

No.	Due Date	Interest	Principal	Commission For Undrawn Amount	Total Repayment	Notif.No.
1	30-08-2021	0.00	0.00	0.00	0.00	
2	29-09-2021	0.00	0.00	9.38	9.38	196053
3	01-11-2021	0.00	0.00	9.38	9.38	196070
4	29-11-2021	58.75	0.00	14.69	73.44	196083
5	29-12-2021	37.50	37,845.58	9.38	37,892.46	196098
6	31-01-2022	41.25	0.00	0.31	41.56	196113
7	28-02-2022	0.00	0.00	1.56	1.56	196146

You cannot edit the information displayed in this page.

NOTE
 Following an early repayment event, for contracts based on banking products with the **Is Revolving** field set to **False**, when the installments number recalculated after such an event is lower than the previous installments number, the maturity date and the contract period are updated along with the number of installments.

The following information is displayed about each schedule detail (installment):

Column	Details
No.	The number of the repayment schedule detail.
Due Date	The date when the installment must be paid.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Commission For Undrawn Amount/ or other commissions, depending on the selected contract type	The value of the commission with the specified type calculated for this installment.
Total Repayment	The number of the repayment notification generated for this schedule detail.

Column	Details
Notification No.	The number of the notification where the installment is included, if it was already generated.

Within the list, the schedule details are color coded as follows:

- Schedule details highlighted in blue are already paid, allocated or closed to payment.
- Schedule details not highlighted (displayed on a white background) remain to be paid.

To export the schedule in a .pdf file, click the **Print Schedule** button. Your browser automatically downloads the PaymentScheduleFile.pfd file, with all the information displayed within the **Contract Repayment Schedule** page.

Contract Repayment Schedule Versions Section

The **Contract Repayment Schedule Versions** section displays the versions of the repayment schedules automatically generated by Core Banking each time when a contract event that changed either the maturity date or the amount of a repayment was performed on the contract. The section is displayed only if such versions exist for the contract.

CONTRACT REPAYMENT SCHEDULE VERSIONS

<input type="checkbox"/>	VersionNo	Versioning Reason	VersionDate	Date Schedule
<input type="checkbox"/>	2	EarlyRepayment	29/07/2021	19/07/2021
<input type="checkbox"/>	1	Payment Holiday	19/07/2021	19/07/2021

The section displays only basic information about the generated versions, such as version number, versioning reason, version creation date and the date of the previously active schedule.

NOTE
 The most recent repayment schedule version is considered active by Core Banking, while the previous schedule records are kept for historical purposes.

For detailed information about the repayment schedule version, double-click on the desired record. The **Edit Contract Repayment Schedule Version** page is displayed with the selected schedule and a list with every schedule detail:

EDIT CONTRACT REPAYMENT SCHEDULE VERSIONS

VersionNo <input style="width: 90%; border: 1px solid #ccc;" type="text" value="7"/>	VersionDate <input style="width: 90%; border: 1px solid #ccc;" type="text" value="02/07/2021"/>
Versioning Reason <input style="width: 90%; border: 1px solid #ccc;" type="text" value="EarlyRepayment"/>	Customer <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Oana C"/>
Contract <input style="width: 90%; border: 1px solid #ccc;" type="text" value="2329_TL_EUR"/>	Contract Event <input style="width: 90%; border: 1px solid #ccc;" type="text" value="ECB 1456"/>
Date Schedule <input style="width: 90%; border: 1px solid #ccc;" type="text" value="21/05/2021"/>	ScheduleType <input style="width: 90%; border: 1px solid #ccc;" type="text" value="Equal Installment Monthly 360"/>

VERSION'S DETAILS

No.	Due Date	RemainingValue	Interest	Principal	TotalInstallment	Notif.No.
1	02-07-2021	5,131.33	29.93	1,000.00	1,029.93	192042
2	12-07-2021	3,789.79	15.79	338.37	354.16	
3	12-08-2021	3,451.42	14.38	339.78	354.16	
4	12-09-2021	3,111.64	12.97	341.19	354.16	
5	12-10-2021	2,770.45	11.54	342.62	354.16	
6	12-11-2021	2,427.83	10.12	344.04	354.16	
7	12-12-2021	2,083.79	8.68	345.48	354.16	
8	12-01-2022	1,738.31	7.24	346.92	354.16	
9	12-02-2022	1,391.39	5.80	348.36	354.16	
10	12-03-2022	1,043.03	4.35	349.81	354.16	
11	12-04-2022	693.22	2.89	351.27	354.16	
12	12-05-2022	341.95	1.42	341.95	343.37	

You cannot edit the information displayed in this page.

The following information is displayed about each schedule version:

Column	Details
Version No.	The number of the repayment schedule version.
Version Date	The date when the version was created.
Versioning Reason	The type of contract event that triggered the generation of the version.
Customer	The customer for whom the contract was created.
Contract	The number of the contract for which the repayment schedule version was generated.
Contract Event	The id of the contract event that triggered the generation of the version.
Date Schedule	The date of the previous repayment schedule.

Column	Details
Schedule Type	The type of schedule selected in the contract and used to generate the repayment schedule.
Version's Details List	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.
Notification No.	The number of the notification where the installment is included, if it was already generated.

Transactions Section

The **Transactions** section displays all the transactions performed at the contract level, in any status. This section only has information if the contract is in **Approved** status and transactions were already created. Read detailed information about contract events and [how to add an event](#) in the dedicated [Contract Events](#) page.

TRANSACTIONS

[+ Insert](#)

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
<input type="checkbox"/>	ECB 1796	Early Repayment	Approved	02/07/2021	1,018.50	oana.c
<input type="checkbox"/>	ECB 1794	Early Repayment	Approved	02/07/2021	1,048.43	oana.c
<input type="checkbox"/>	ECB 1615	Early Repayment	Approved	29/06/2021	1,018.96	andrei.vlad
<input type="checkbox"/>	ECB 1475	Disbursement	Approved	24/05/2021	250.00	oana.c
<input type="checkbox"/>	ECB 1462	Disbursement	Approved	21/05/2021	500.00	oana.c
<input type="checkbox"/>	ECB 1456	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1458	Disbursement	Approved	21/05/2021	3,000.00	oana.c
<input type="checkbox"/>	ECB 1459	Disbursement	Approved	21/05/2021	2,000.00	oana.c

The section displays only basic information about the transaction, such as event number, status, date, transaction type, value and the user who created it. For detailed information about the transaction and the repayment schedule generated for the approved event, double-click on the schedule. The **Event** page is displayed with the selected event and the generated repayment schedule for the event:

CURRENT STATUS: APPROVED TRANSACTION NUMBER ECB 2091

Event

Contract: 3123 Customer: Helene

Transaction Type: Disbursement Currency: EUR

Financed Amount: 10,000 Available Value: 0

Event Date: 01/08/2021 Event Value: 10,000

Repayment Due Day: 5 Installment Method: Next Period tenor: 6

Principal Value: 1,666.67 Installment Value: 1,691.99

CONTRACT REPAYMENT SCHEDULE DISBURSE

No.	Due Date	Remaining Value	Interest	Principal	Total Installment
1	05-09-2021	10,000.00	52.78	1,644.77	1,697.55
2	05-10-2021	8,355.23	34.81	1,657.18	1,691.99
3	05-11-2021	6,698.05	27.91	1,664.08	1,691.99
4	05-12-2021	5,033.97	20.97	1,671.02	1,691.99
5	05-01-2022	3,362.95	14.01	1,677.98	1,691.99
6	05-02-2022	1,684.97	7.02	1,684.97	1,691.99

You cannot edit the information displayed in this page.

The following information is displayed about each event, with some variations depending on the [event type](#):

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Transaction Type	The type of the transaction that is performed on the contract.
Currency	The currency of the contract.
Financed Amount	The amount financed by the contract.
Available Value	The amount still available in the contract.
Event Date	The date when the event was created.
Event Value	The amount of the transaction.

Column	Details
Repayment Due Day	The day of the month when the repayment is due.
Installment Method	The method of calculating the installment value.
Tenor	The tenor of the contract in months.
Principal Value	The amount of the principal of the contract.
Installment Value	The amount of the installment.
Contract Repayment Schedule section	
No.	The number of the repayment schedule version detail.
Due Date	The date when the installment must be paid.
Remaining Value	The value remaining to be repaid from the contract value at the moment of this installment.
Interest	The value of the interest calculated for this installment.
Principal	The value of the principal calculated for this installment.
Total Installment	The total value of the installment to be paid.

NOTE

In order to add transactions to an approved contract, the transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions](#) tab.

All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Repayment Notifications Section

The **Repayment Notifications** section displays all the repayment notifications generated for the contract. This section only has information if the contract is in **Approved** status and disbursements were already performed.

REPAYMENT NOTIFICATIONS

Export Refresh

No	Customer	Date	Currency	Amount	Remaining	MaturityDate
192896	Oana C	25/11/2021	EUR	0.13	0.00	25/11/2021
192714	Oana C	12/11/2021	EUR	239.16	0.00	12/11/2021
192613	Oana C	22/10/2021	EUR	0.78	0.00	22/10/2021
192462	Oana C	12/10/2021	EUR	239.16	0.00	12/10/2021
192199	Oana C	12/09/2021	EUR	239.16	5.18	12/09/2021
191933	Oana C	12/09/2021	EUR	653.50	0.00	12/09/2021
191814	Oana C	31/08/2021	EUR	14.76	0.00	31/08/2021
191465	Oana C	12/08/2021	EUR	653.50	0.00	12/08/2021
192136	Oana C	12/08/2021	EUR	239.16	0.00	12/08/2021
192135	Oana C	12/07/2021	EUR	239.16	0.00	12/07/2021

5 10 20 1 2 3 4

Within the list, the repayment notifications are color coded as follows:

- Repayment notifications highlighted in blue are already paid, allocated or closed to payment.
- Repayment notifications not highlighted (displayed on a white background) remain to be paid.

The following information is displayed about each notification:

Field	Description
No.	The number of the repayment notification record.
Customer	The customer for whom the contract was created.
Date	The date when the notification was generated.
Currency	The currency of the contract.
Amount	The amount of the installment for which the notification was generated.
Remaining	The amount from the installment that remains to be paid.
Maturity Date	The maturity date of the notification. This is calculated adding the value of the Grace period for repayment field at the banking product level to the notification date.

For detailed information about a repayment notification, double-click on the desired record. The **Repayment Notification** page is displayed with the selected notification:

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. 191747	Contract 2710 testcancel	Currency EUR
Notification Date 24/06/2021	Maturity Date 24/06/2021	Total Amount 400

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	RemainingValue	IsPaid
Front-end Fee	400.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
4737	08/07/2021	Front-end Fee	400.00	24/06/2021	14

CORRECTIONS

+ Insert Export Refresh

Customer	Correction Date	Currency	Total Correction
Mimi SRL	24/06/2021	EUR	25.00

You cannot edit the information displayed in this page. Read detailed information about repayment notifications in the dedicated [Repayment Notifications](#) page.

IMPORTANT!
 All the Front-End Fee commission types with Once periodicity type applied to a contract are notified and must be paid when the contract is approved. The [Core Banking system parameter FrontEndFee](#) defines the type of commission that is automatically notified at the contract approval.

CURRENT STATUS APPROVED **NEXT STATUS** CLOSED
 CONTRACT NUMBER 3569 **ACTIVATION DATE** 20/08/2021 **CREATED BY** vladb **VERSION** 2 **VERSION DATE** 20/08/2021 03:00 **CONTRACT CATEGORY** Normal **Tools On**

FEES & COMMISSIONS

Refresh

Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
Commission Applied To Amount	EUR	20/08/2021	10.0000	12.50	Monthly
Corporate Loan Term Front-end Fee EUR	EUR	20/08/2021	4.0000	51.00	Once
Repayment Fee EUR	EUR	20/08/2021		18.50	Once

CURRENT STATUS PROCESSED

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION
 No. 199204 **Contract** 3569 **Currency** EUR
Notification Date 20/08/2021 **Maturity Date** 20/08/2021 **Total Amount** 276

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	Remaining Value	Is Paid
Front-end Fee	51.00	0.00	<input checked="" type="checkbox"/>
Advance	225.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	Due Date	Delay (days)
9828	20/08/2021	Front-end Fee	51.00	20/08/2021	0
9828	20/08/2021	Advance	225.00	20/08/2021	0

Penalties Section

The **Penalties** section displays the penalty interest applicable to the contract, automatically calculated by Core Banking for an approved contract, based on all the interests with selected **Is Penalty** checkbox that are applied to this contract, configured in the **Overview** tab.

PENALTIES

Export Refresh

Penalty Date	Penalty Amount	Payed	Notification No
22/12/2021	0.01	<input checked="" type="checkbox"/>	193119
24/01/2022	0.01	<input checked="" type="checkbox"/>	193509

The section displays only basic information about the penalties, such as penalty date, amount, notification number and whether it was paid or not. For detailed information, double-click on the desired penalty record. The **Contract Penalty** page is displayed with the selected penalty's details:

EDIT CONTRACT PENALTY

CONTRACT PENALTY

Contract: 3015 Customer: DemoCF

Is Paid: Name: _____

Notification: 193119 Penalty Amount: 0.01

Penalty Date: 22/12/2021

CONTRACT PENALTY DETAILS

+ Insert ✕ Delete 📄 Export 🔄 Refresh

	Penalized Notification	Penalized Item	Overdue Days	Penalty Amount	Loan Item
	🔍	🔍	🔍	🔍	🔍
	192879	Loan Interest	122	0.01	Overdue Interest

You cannot edit the information displayed in this page.

The following information is displayed about each penalty record:

Column	Details
Contract	The number of the contract for which the transaction is performed.
Customer	The customer for whom the contract was created.
Is Paid	A checkbox indicating whether the penalty was already paid through a payment allocation or not.
Name	The name of the penalty.
Notification	The number of the notification where the penalty is included.
Penalty Amount	The amount of the penalty expressed in the contract's currency.
Penalty Date	The date when the penalty was calculated.
Contract Penalty Details section	
Penalized Notification	The notification which was not paid in time and for which the penalty is calculated.
Penalized Item	The item to which the penalty interest was applied.
Overdue Days	The number of days since the notification was overdue for payment.
Penalty Amount	The calculated amount of the penalty.
Loan Item	The loan item which is used to calculate the penalty interest.

You can view the details of the penalty in a separate page, named **Edit Contract Penalty Detail**, if you double-click the detail record:

You cannot edit the information displayed in this page.

Contacts & Documents Tab

This section holds documents related to the contract. It is meant to be the electronic folder of the contract.

To insert a document to the contract, click the **Insert** button in the **Contract Document** section. The **Add Contract Document** page is displayed.

Fill in the following fields:

Field	Mandatory	Data Type	Details
Name	No	Text	Enter the name of the document.
Number	No	Text	Enter the number of the document.
Contract	Yes	Lookup	This field is automatically completed with the number of the current contract.

Click the **Save and Close** button at the top right corner of the page.

History Tab

The **History** tab displays the versions of the contract, along with workflow status and the user who modified the record. A contract can have only one **Draft** version, one **Current** version, but it may have multiple **History** versions, which are displayed in this section. In this tab you can track the contract's life cycle and review older versions that are no longer active (for details, see [Contract Versioning](#)).

History						
<input type="button" value="Refresh"/> <input type="button" value="Export"/>						
<input type="checkbox"/>	Name	Label	Attribute Version Date	Attribute Version	Modified by user	
	Q	Q	Q	Q	Q	
	2509 AG_OD	Approved	15/07/2021 03:00	6	JobServer	
	2509 AG_OD.5	Closed	14/07/2021 03:05	5	-	
	2509 AG_OD.4	Closed	07/07/2021 03:05	4	-	
	2509 AG_OD.3	Closed	01/07/2021 03:00	3	-	
	2509 AG_OD.2	Closed	30/06/2021 03:05	2	-	
	2509 AG_OD.1	Closed	07/06/2021 03:00	1	-	

Accounting Entries Tab

The **Accounting Entries** tab holds all the accounting entries, accounting totals, and accruals and provisions recorded for a contract. These records are automatically generated by the system, after performing transactions for an approved contract.

Accruals and Provisions Section

The records containing daily accrual and provisions are displayed in the **Accruals and Provisions** section. Generated automatically by the system respecting the definition of the contract, product dimensions, system parameters and jobs.

ACCRUALS AND PROVISIONS												
<input type="button" value="Delete"/> <input type="button" value="Export"/> <input type="button" value="Refresh"/>												
<input type="checkbox"/>	Classification	Contract	Calculation Date	Daily Accrual Int...	Accumulated In...	Daily Interest Pr...	Accumulated In...	Daily Fee Accrual	Accumulated F...	Principal Provisi...	Previous Princip...	Process Days
	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q	Q
	Normal	3015	27/07/2021	0.00000000	0.00000000			0.19000000	0.95000000			1
	Normal	3015	26/07/2021	0.00000000	0.00000000			0.19000000	0.76000000			1
	Normal	3015	25/07/2021	0.00000000	0.00000000			0.19000000	0.57000000			1
	Normal	3015	24/07/2021	0.00000000	0.00000000			0.19000000	0.38000000			1
	Normal	3015	23/07/2021	0.00000000	0.00000000			0.19000000	0.19000000		12.00000000	1

The following information is displayed for each accrual and provision entry:

Column	Details
Classification	The classification of the accrual and provision entry. The classification is determined based on the records created in the Loan Classification menu. These records classify transactions based on the number of days since a repayment notification is overdue.
Contract	The number of the current contract.
Calculation Date	The date when the accrual and provision calculation was performed.
Daily Accrual Interest	The amount of interest accrued on that day.
Accumulated Interest Accrual	The total amount of interest accrued until that day.
Daily Interest Provision	The amount of interest provisioned on that day.
Accumulated Interest Provision	The total amount of interest provisioned until that day.
Daily Fee Accrual	The amount of fees and commissions accrued on that day.
Accumulated Fee Accrual	The total amount of fees and commissions accrued until that day.
Principal Provision	The amount of principal provisioned.
Previous Principal Provision	The previous amount of principal provisioned.
Process Days	The number of days processed.

Accounting Totals on Contract Section

The **Accounting Totals on Contract** section provides an overview of the total amounts specified in accounting records. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING TOTALS ON CONTRACT

[Refresh](#)

Account	Total Debit	Total Credit
20219 Other treasury loans	27,000.00	0.00
25110 Current accounts	27,000.00	27,000.00
28110 Overdue principal	0.00	27,000.00
29111 Impairment allowance_principal_normal status	0.00	270.00
29211 Impairment allowance_principal_special mention	810.00	0.00
66211 Impairment allowance expense_principal_normal status	270.00	0.00

The following information is displayed for each total amount:

Column	Details
Account	The account where the operation was performed.
Total Debit	The amount which was debited from the account.
Total Credit	The amount which was credited to the account.

Accounting Entries Section

The **Accounting Entries** section reflects the accounting for the transactions related to the loan contract. The accounting entries are generated by the **Generate Accounting Entries** service in the [Core Banking END OF DAY \(CB\) daily job](#) . The job runs automatically at the end of day.

ACCOUNTING ENTRIES

[Refresh](#)

[Export](#)

Name	Accounting Date	Accounting Value	Analytic Credit ...	Analytic Debit A...	Currency	Equivalent Value	Exchange Rate	Description
AccECB 1609	08/06/2021	270.0000	29111.Straight L	66211.Straight L	EUR	270.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	90300.Straight L	99900.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
AccECB 1609	08/06/2021	27,000.0000	25110.Straight L	20219.Straight L	EUR	27,000.0000	1.0000	Disburse 2547 Straight L
Acc2547 Straight L	08/06/2021	27,000.0000	99900.Straight L	90300.Straight L	EUR	27,000.0000	1.0000	Approval of 2547 Straight L
Acc4079	01/09/2021	809.9000	76211.Straight L	29211.Straight L	EUR	809.9000	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	3.3300	28110.Straight L	25110.Straight L	EUR	3.3300	1.0000	Repayment Principal Due 08.07.2021
Acc4108	01/09/2021	0.1000	76211.Straight L	29211.Straight L	EUR	0.1000	1.0000	Repayment Principal Due 08.07.2021
Acc4079	01/09/2021	26,996.6700	28110.Straight L	25110.Straight L	EUR	26,996.6700	1.0000	Repayment Principal Due 08.07.2021

The following information is displayed for each accounting entry:

Column	Details
Name	The id of the accounting entry.
Accounting Date	The date when the entry was generated.
Accounting Value	The value of the accounting entry.
Analytic Credit Account Code	The code of the analytic credit account.
Analytic Debit Account Code	The code of the analytic debit account.

Column	Details
Currency	The currency of the accounting entry.
Equivalent Value	The equivalent value of the accounting entry expressed in the contract's currency.
Exchange Rate	The exchange rate between the accounting entry currency and the contract currency.
Description	The description of the accounting operation.

Possible Changes in New Contract Versions

The changes that can be made to a new version of an unsecured/ secured loan contract are:

- The **Financed Amount** can either be increased or decreased. The amount can be decreased with a number less than or equal to the Available amount. Financed amount can be increased up to the maximum value specified on the banking product.
- **Current Account** attached to the loan contract can be changed to any other active account belonging to the customer.
- **Product Interest** can be changed to any other type set on the banking product.
- **Schedule type** can be changed with any other type set on the banking product.
- **Contract period** cannot exceed the maximum set on the banking product.
- **Repayment due date** can be changed with any value between 1-31.
- **Grace Period** can be changed up to the maximum number of months set on the banking product.
- After any of the above changes, in order to approve the new version of contract, you must recalculate the **Contract Repayment Schedule**.

Creating New Versions of Existing Contracts

The contracts are [set up for versioning](#). Thus, if the details of an approved contract have to be updated, a new version of the record must be created.

NOTE

New versions are automatically created when the payment schedule is modified.

To create a new version for a record with the **Approved** status, follow these steps:

1. Double-click the contract record selected for updates.
2. Click the **New Version** button in the top right corner of the page.

Contract details for Contract ID 2348.2 TLEHBWDD, Version 1, created by mirela on 21/05/2021. The current status is APPROVED and the next status is CLOSED. The contract category is Normal. The overview tab shows fields for Contract ID, Managing Branch (root), Customer (Mimi SRL), Currency (EUR), Activation Date (21/05/2021), Banking Product (TL_EUR Holiday Shift BW Due Date), Main Bank Account (FIN-00000939), and Current Account (FIN-00000937).

A new version of the contract is created, with **Contract Version Draft** status.

Contract details for Contract ID 2348.2 TLEHBWDD, Version 2, created by mirela on 17/06/2021 09:59. The current status is CONTRACT VERSION DRAFT and the next status is CHOOSE STATUS. The contract category is Normal. The overview tab shows the same fields as the previous screenshot, but with a small red asterisk next to the Current Account field.

3. Edit the desired fields in the **Overview** tab. You can only edit a set of fields for contracts based on specific banking products. Consult the [Possible Changes on](#)

[New Contract Versions](#) chapter.

4. Click the **Save and Reload** button at the top right corner of the page.

If the version draft is approved, then the original record transitions into the **Contract Version Closed** status and the secondary version becomes the **Approved** currently active contract record.

Read more details about versioning a record on the [How to Version an Entity Record](#) page.

Possible Changes on New Contract Versions

For new versions of contracts based on secured or unsecured loan banking products:

- The **Financed Amount** value can either be increased or decreased. The amount can be decreased with a number smaller than or equal to the **Available amount**. Financed amount can be increased up to the maximum value specified at banking product level.
- The **Current Account** attached to the loan contract can be changed to any other active account belonging to the customer.
- **Product Interest** can be changed to any other type set at banking product level.
- **Schedule Type** can be changed with any other type set at banking product level.
- **Contract Period** cannot exceed the maximum period set at banking product level.
- **Repayment Due Date** can be changed with any value between 1-31.
- **Grace Period** can be changed up to the maximum number of months set at banking product level.

After any of the above changes, in order to approve the new version of contract, the **Contract Repayment Schedule** must be recalculated.

For new versions of contracts based on overdraft or current account with overdraft banking products:

- The **Financed Amount** value can either be increased or decreased. The amount can be decreased with a number smaller than or equal to the **Available amount**. Financed amount can be increased up to the maximum value specified at banking product level.
- The **Current Account** attached to the contract can be changed to any other active account belonging to the customer.
- **Product Interest** can be changed to any other type set at banking product level.
- **Schedule Type** can be changed with any other type set at banking product level.
- **Contract Period** cannot exceed the maximum set at banking product level.
- **Interest Grace Period** can be changed up to the maximum number of months set at banking product level.

After any of the above changes, in order to approve the new version of contract, the **Contract Repayment Schedule** must be recalculated.

Contract Events

Contract events are transactions/ changes performed at the contract level. Such events are disbursements, early repayments, transfers of funds between the customer's accounts and so on.

In a contract based on a specific banking product, you can only add events with the transaction types predefined at that banking product level. Other changes may be performed by versioning the contract. This page covers those changes enabled via events, created via the **Insert** button above the **Transactions** section in the **Contract > Payments** tab.

IMPORTANT!

Only contracts with **Approved** status allow you to perform transactions.

The transactions must be [previously defined](#) and associated with the banking product in the **Banking Product** page > [Associated Transactions tab](#).

Only events with **Approved** status operate changes at the contract level.

Event Statuses

An event record has the following statuses, visible in the top left corner of the **Event** page:

- **Draft** - the status of a newly created event record that was not yet sent for approval. The event value is not applied to the contract while the event is still in this status. While in this status, you can edit some fields. Approve after editing all the necessary details.
- **Approved** - the status of an event record after being authorized. The event value is applied to the contract and you cannot edit any of the event's details. There is no further transition from this status.
- **Cancelled** - the status of an event record after being cancelled. The event value is not applied to the contract and you cannot edit any of the event's details. There is no further transition from this status.

IMPORTANT!

As a best practice, new records or new versions of existing records created on a specific day should be approved on the same day.

Adding Events To Approved Contracts

In order to add events to a contract, follow these steps:

1. In FintechOS Portal, in the **Contracts List** page, select a contract with **Approved** status.
2. Double-click the contract to open it for editing.
3. Navigate to the contract's **Payments** tab.
4. Click the **Insert** button above the **Transactions** section. The **Event** page is displayed.

5. Fill in the following fields, noting that the fields that are not mandatory, are read-only:

Field	Mandatory	Data Type	Details
Contract	No	Lookup	Automatically completed with the selected contract's number. You cannot edit this field.
Customer	No	Lookup	Automatically completed with the selected contract's customer. You cannot edit this field.
Currency	No	Lookup	Automatically completed with the selected contract's currency. You cannot edit this field.

Field	Mandatory	Data Type	Details
Event Date	No	Invariant Date	Automatically completed with the Core Banking system's current date. You cannot edit this field.
Event Value	Yes	Numeric	<p>Enter the value of the transaction.</p> <ul style="list-style-type: none"> • If you've already selected the transaction type, the other value fields are automatically calculated and their values are displayed. • For some transaction types, the event value is calculated and displayed after saving the record, based on the information filled in a series of other fields.

Field	Mandatory	Data Type	Details
Transaction Type	Yes	Lookup	<p>Select from the list the transaction type. Only the transaction types associated with the banking product which is at the base of the contract are displayed.</p> <p>Read here more information about transaction types.</p> <div style="background-color: #e1eef6; padding: 10px; border: 1px solid #a6c9ec;"> <p>NOTE</p> <p>Depending on the selected transaction type, a series of new fields are displayed that require to be filled in.</p> </div>
Top up Account transaction type			
Source Bank Account Balance	Yes	Numeric	This field displays the available balance of the account associated with the contract. You cannot edit this field.
Source Account	Yes	Text	Insert the source of the respective amount.

Field	Mandatory	Data Type	Details
Transfer between my bank accounts transaction type			
Source Bank Account Balance	Yes	Numeric	This field displays the available balance of the account associated with the contract. You cannot edit this field.
Destination Account	Yes	Lookup	Select the destination account from the list of accounts that belong to the contract's customer.
Withdraw transaction type			
Source Bank Account Balance	Yes	Numeric	This field displays the available balance of the account associated with the contract. You cannot edit this field.
Destination Account	Yes	Lookup	Select the destination account from the list of accounts that belong to the contract's customer.
Disbursement transaction type			
Financed Amount	No	Numeric	This field displays the contract's financed amount. You cannot edit this field.

Field	Mandatory	Data Type	Details
Available Value	No	Numeric	This field displays the amount still available within the contract. You cannot edit this field.
Repayment Due Day	No	Whole Number	This field displays the day of the month when the repayment is due, if it was specified previously. You cannot edit this field.
Installment Method	Yes	Lookup	This field displays the contract's selected installment method. You cannot edit this field.
Tenor	No	Whole Number	This field displays the duration left in the contract. You cannot edit this field.
Principal Value	Yes	Numeric	This field displays the value affecting the principal of the contract. You can modify this value.
Installment Value	Yes	Numeric	This field displays the installment value calculated for the entered event value. You can modify this value.

Field	Mandatory	Data Type	Details
<p style="text-align: center;">Early Repayment transaction type</p> <p style="text-align: center;">Only for contracts that have an approved disbursement event.</p> <p style="text-align: center;">Note that when an approved early repayment event covers a contract's entire outstanding amount resulting in zero amounts on the contract, that contract is automatically closed by Core Banking.</p>			
Charge Fee	No	Lookup	This field displays the transaction fee applicable for a repayment transaction. See Transaction Fees for more details. You cannot edit this field.
Repayment Fee Percent	No	Lookup	This field displays the repayment fee percentage applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the percentage. See Transaction Fees for more details.

Field	Mandatory	Data Type	Details
Fee For Repayment	No	Lookup	This field displays the repayment fee value applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the value. See Transaction Fees for more details.
Remaining Principal At Date	Yes	Numeric	This field displays the remaining value of the principal at the current date. You can modify this value.
Keep Contract Period	Yes	Bool	This field displays whether the system should keep the period of the contract (if the checkbox is selected) or recalculate it. You can modify this value.
Repayment Principal Amount	Yes	Numeric	This field displays the principal amount to be repaid with this event. You can modify this value.

Field	Mandatory	Data Type	Details
Interest Value	Yes	Numeric	This field displays the interest value applicable to the payment. You cannot edit this field.
Other Fees Total Value	Yes	Numeric	This field displays other fees and commissions applicable to the payment. You cannot edit this field.
Future Installments No	Yes	Whole Number	This field displays the number of installments to be paid in the future. You cannot edit this field.
Future Principal For Installment	Yes	Numeric	This field displays the future value of the principal as recalculated after this payment. You cannot edit this field.
Unpaid Amount On Contract	No	Numeric	This field is displayed after saving the record. It shows the value of the unpaid amount still on the contract. You cannot edit this field.

Field	Mandatory	Data Type	Details
Unpaid Amount For Customer	No	Numeric	This field is displayed after saving the record. It shows the value of the unpaid amount for the customer. You cannot edit this field.
Payment Holiday transaction type			
Charge Fee	No	Lookup	This field displays the transaction fee applicable for this transaction type. See Transaction Fees for more details. You cannot edit this field.
Repayment Fee Percent	No	Lookup	This field displays the repayment fee percentage applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the percentage. See Transaction Fees for more details.

Field	Mandatory	Data Type	Details
Fee For Repayment	No	Lookup	This field displays the repayment fee value applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the value. See Transaction Fees for more details.
Keep Contract Period	Yes	Bool	This field displays whether the system should keep the period of the contract (if the checkbox is selected) or recalculate it. You can modify this value.
Payment Holiday Period (Months)	Yes	Whole Number	Enter the number of months for which you request a break from the payments.

Field	Mandatory	Data Type	Details
Payment Holiday Period Type	Yes	Option Set	<p>Select the type of payment holiday to be applied for the contract. Possible values:</p> <ul style="list-style-type: none"> • Both - take a break from paying the principal and interest amounts of the installments. • Principal - take a break from paying the principal amount of the installments.
Reason	Yes	Option Set	<p>Select the reason for requesting the event. Possible values:</p> <ul style="list-style-type: none"> • Activity suspended • Major force • Financial restructuring.
Reschedule Overdues transaction type			
Charge Fee	No	Lookup	<p>This field displays the transaction fee applicable for this transaction type. See Transaction Fees for more details. You cannot edit this field.</p>

Field	Mandatory	Data Type	Details
Repayment Fee Percent	No	Lookup	This field displays the repayment fee percentage applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the percentage. See Transaction Fees for more details.
Fee For Repayment	No	Lookup	This field displays the repayment fee value applicable for the contract. Depending on the ManualRepaymentFee Core Banking system parameter's value, the system may allow you to change the value. See Transaction Fees for more details.
Keep Contract Period	Yes	Bool	This field displays whether the system should keep the period of the contract (if the checkbox is selected) or recalculate it. You can modify this value.
Overdraft Payment transaction type			

Field	Mandatory	Data Type	Details
Remaining Principal At Date	Yes	Numeric	This field displays the remaining value of the principal at the current date. You can modify this value.
Overdraft Interest Rate	Yes	Numeric	This field displays the value of the interest rate applicable for overdraft payments for the contract. You can modify this value.
Repayment Principal Amount	Yes	Numeric	This field displays the principal amount to be repaid with this event. You can modify this value.
Interest Value	Yes	Numeric	This field displays the interest value applicable to the payment. You cannot edit this field.
Unpaid Amount On Contract	No	Numeric	This field is displayed after saving the record. It shows the value of the unpaid amount still on the contract. You cannot edit this field.

Field	Mandatory	Data Type	Details
Unpaid Amount For Customer	No	Numeric	This field is displayed after saving the record. It shows the value of the unpaid amount for the customer. You cannot edit this field.
Deposit Liquidation transaction type			
Interest to Recover	No	Numeric	This field displays the calculated interest to recover at the current date. You cannot edit this field.
Available Deposit Amount	No	Numeric	This field displays the available value in the deposit at the current date. You cannot edit this field.
Destination Account	Yes	Lookup	Select from the list the account where the available deposit amount has to be moved upon liquidation. The list contains the contract customer's current accounts.

- Click the **Save and Reload** button at the top right corner of the page. If the event value meets the business requirements defined within Core Banking, the event is saved in **Draft** status and a transaction number is automatically generated for it. Otherwise, an error message appears. Change the values as instructed in the message and try saving the event again.

While the event is in **Draft** status, all the event's fields except **Transaction Type** can be modified. The event value is not applied to the contract while the event is still in this status.

Event

Contract: 2361 C EUR

Customer: Mimi SRL

Source Bank Account Balance: 0

Transaction Type: Top Up Account

Event Date: 08/09/2021

Currency: EUR

Event Value: 1,000

Source Account: cash

NOTE

Depending on the selected transaction type, new sections are displayed at the bottom of the page, containing the contract repayment schedule for the event and any generated [notifications](#).

Click the **Calculate/ Simulate repayment schedule / Simulate reschedule overdues** buttons (the displayed button depends on the selected transaction type) to view the details of each installment.

For **Reschedule Overdue** transaction type, select from the list the overdue payment notifications that you wish to reschedule.

[Calculate Repayment Schedule](#)

CONTRACT REPAYMENT SCHEDULE DISBURSE

No.	Due Date	RemainingValue	Interest	Principal	TotalInstallment
1	05-08-2021	60.00	0.22	0.91	1.13
2	05-09-2021	59.09	0.25	0.88	1.13
3	05-10-2021	58.21	0.24	0.89	1.13
4	05-11-2021	57.32	0.24	0.89	1.13
5	05-12-2021	56.43	0.24	0.89	1.13

- Approve the event by changing its status to **Approved** in the upper left corner of the **Event** page.



8. Confirm the change of status in the **Confirmation** window, clicking **Yes**. The event is now in **Approved** status.

The event value is now applied and visible in the contract's **Payments** tab -> **Transactions** section.

TRANSACTIONS

<input type="checkbox"/>	Name	Transaction Type	Business Status	Event Date	Event Value	Created by user
	ECB 1887	Top Up Account	Approved	08/09/2021	1,000.00	mirela

NOTE

All existing versions of the contract in **Contract Version Draft** status are automatically changed to **Contract Version Closed** when a payment event is approved for that contract.

Repayment Notifications

Core Banking automatically generates notifications for each installment that has to be paid for existing contracts that disbursed various amounts to customers. There can be various types of notifications generated for fees, commissions, payment holidays and so on.

IMPORTANT!

All the Front-End Fee commission types with Once periodicity type applied to a contract are notified and must be paid when the contract is approved. The [Core Banking system parameter FrontEndFee](#) defines the type of commission that is automatically notified at the contract approval.

CORE BANKING USER GUIDE

The screenshot displays the 'Fees & Commissions' section for a contract with ID 3569. The contract is in an 'APPROVED' status. The 'FEES & COMMISSIONS' table lists three items: 'Commission Applied To Amount', 'Corporate Loan Term Front-End Fee EUR', and 'RepaymentFee EUR'. The 'Corporate Loan Term Front-End Fee EUR' row is highlighted with a green border.

Fee	Currency	Fee Date	Percent Fee	Value Fee	Periodicity Type
Commission Applied To Amount	EUR	20/08/2021	10.0000	12.50	Monthly
Corporate Loan Term Front-End Fee EUR	EUR	20/08/2021	4.0000	51.00	Once
RepaymentFee EUR	EUR	20/08/2021		18.50	Once

Below this, the 'EDIT REPAYMENT NOTIFICATION' form is shown. It includes fields for 'REPAYMENT NOTIFICATION No.' (199204), 'Contract' (3569), 'Currency' (EUR), 'Notification Date' (20/08/2021), 'Maturity Date' (20/08/2021), and 'Total Amount' (276). The 'REPAYMENT NOTIFICATION DETAILS' table shows two items: 'Front-end Fee' and 'Advance', both with 'Is Paid' checked. The 'PAYMENT ALLOCATIONS' table shows two entries for payment number 9828, one for 'Front-end Fee' and one for 'Advance'.

Operation Item	Value	RemainingValue	Is Paid
Front-end Fee	51.00	0.00	<input checked="" type="checkbox"/>
Advance	225.00	0.00	<input checked="" type="checkbox"/>

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
9828	20/08/2021	Front-end Fee	51.00	20/08/2021	0
9828	20/08/2021	Advance	225.00	20/08/2021	0

To view the list of notifications already generated in your system, follow these steps:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Repayment Notification** menu item to open the **Repayment Notifications List** page.

REPAYMENT NOTIFICATIONS LIST							
<input type="checkbox"/>	No	Customer	Date	↓ Currency	Amount	Remaining	MaturityDate
	Q	Q	Q	Q	Q	Q	Q
	191982	Mag	30/09/2021	EUR	1,029.17	0.00	30/09/2021
	191945	mada	30/09/2021	EUR	7.45	0.00	30/09/2021
	192026	A_Test	30/09/2021	EUR	75.98	0.00	05/10/2021
	191966	Mag	30/09/2021	EUR	1,029.17	0.00	30/09/2021
	192194	Geo	30/09/2021	EUR	100.00	0.00	30/09/2021
	192001	Mag	30/09/2021	EUR	1,029.17	0.00	30/09/2021
	191949	DEMOPJ	30/09/2021	EUR	12.33	12.33	30/09/2021
	191962	DemoCF	30/09/2021	USD	147.95	147.95	30/09/2021
	191936	Mag	30/09/2021	EUR	864.15	0.00	30/09/2021
	192003	Mag	30/09/2021	EUR	855.01	0.00	30/09/2021

On the **Repayment Notifications List** page, you can:

- View a notification from the list by double-clicking it.
- Enter corrections for a notification by double-clicking it and inserting a correction.
- Search for a specific record by filling in any or all the column headers of the displayed notification records list.

Within the list, the notifications are color-coded as follows:

- Notifications **highlighted in blue** are already paid, allocated or closed to payment.
- Notifications not highlighted (displayed on a white background) remain to be paid.

You can also view the notifications generated for a specific contract on the **Contract** page, in the **Payments tab > Repayment Notifications** section, or when adding a **Reschedule Overdue** transaction type contract event:

NOTIFICATIONS									
<input type="checkbox"/>	Name	Customerid	Notification Date	Currency	Total Amount	remainingValue	Maturity Date	Selected for Reschedule	
	Q	Q	Q	Q	Q	Q	Q	(All)	▼
	192124	test974	06/08/2021	EUR	3,381.18	3,381.18	06/08/2021	<input checked="" type="checkbox"/>	
	192125	test974	06/09/2021	EUR	3,381.18	3,381.18	06/09/2021	<input checked="" type="checkbox"/>	

Viewing Repayment Notifications

To view the details of a generated repayment notification, double-click the desired record. The **Edit Repayment Notification** page is displayed.

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. 191747	Contract 2710 testcancel ↓	Currency EUR ↓
Notification Date 24/06/2021	Maturity Date 24/06/2021	Total Amount 400

REPAYMENT NOTIFICATION DETAILS

Export Refresh

Operation Item	Value	Remaining/Value	IsPaid
Front-end Fee	400.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No.	Payment Date	Operation Item	Allocated Amount	DueDate	Delay (days)
4737	08/07/2021	Front-end Fee	400.00	24/06/2021	14

CORRECTIONS

+ Insert Export Refresh

Customer	Correction Date	Currency	Total Correction
Mimi SRL	24/06/2021	EUR	25.00

You cannot edit any of the fields from this page.

The following sections contain notification specific data:

Repayment Notification Section

This section contains the following information about the notification:

Field	Description
No.	The number of the repayment notification record.
Contract	The number of the contract for which the notification was generated.
Currency	The currency of the contract.
Notification Date	The date when the notification was generated.
Maturity Date	The maturity date of the notification. This is calculated by adding the value of the Grace period for repayment field at the banking product level to the notification date.
Total Amount	The total amount to be paid within the notification (the sum of all the details' values).

Repayment Notification Details Section

This section contains the following information about the details (lines) of the notification:

Field	Description
Operation Item	The operation item for which the notification detail is generated.
Value	The value of the notification detail.
Remaining Value	The remaining value still to be paid from the notification value.
Is Paid	This checkbox is automatically marked as true when the full amount is allocated to the detail value. You cannot change this value.

NOTE

Notification details are automatically marked as paid when a repayment transaction performed and approved for the contract is allocated by the system to cover the value of the notification detail.

To view more information about a notification detail, double-click it to open the **Repayment Notification Details** page:

EDIT REPAYMENT NOTIFICATION DETAIL

REPAYMENT NOTIFICATION DETAIL

<p>Operation Item</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Front-end Fee</div> <p>CurrencyId</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">EUR</div>	<p>Value</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px; text-align: right;">400</div> <p>RemainingValue</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px; text-align: right;">0</div>
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PAYMENT ALLOCATIONS

<input type="checkbox"/>	ContractId	Payment	PaymentDate	Operation Item	AllocationValue	DelayDays	Installment
<input type="checkbox"/>	2710 testcancel	4737	08/07/2021	Front-end Fee	400.00	14	

Payment Allocation Section

This section contains the following information about the payments allocated for the notification details:

Field	Description
Payment No.	The number of the payment.
Payment Date	The date when the payment was performed.

Field	Description
Operation Item	The operation item from the notification for which the payment was allocated.
Allocated Amount	The amount allocated from the payment.
Due Date	The due date of the notification.
Delays (days)	The number of days passed since the notification's due date.

To view more information about a notification detail, double-click it to open the **Edit Payment Allocation** page:

EDIT PAYMENT ALLOCATION

PAYMENT ALLOCATION

ContractId 2710 testcancel	Payment 4737	PaymentDate 08/07/2021
RepaymentNotificationId 191747	CurrencyId EUR	AllocationValue 400
ScheduleDetailId	DueDate 24/06/2021	DelayDays 14

You cannot edit any of the fields from this page.

Corrections

Contract correction entries are automatically generated for now, for notifications that are overdue, when creating a **Reschedule Overdue** transaction type contract event. This section contains the following information about any correction entries created for the notification:

Field	Description
Customer	The customer of the contract.
Correction Date	The date when the correction was created.
Currency	The currency of the correction.
Total Correction	The total amount of the correction (the sum of all the correction details' values).

To view more information about a correction entry, double-click it to open the **Edit Contract Correction Entry** page:

EDIT CONTRACT CORRECTION ENTRY

CONTRACT CORRECTION ENTRY

Repayment Notification 191747 ✎	Contract 2710 testcancel ✎	Currency EUR
Customer Mimi SRL ✎	Correction Date 24/06/2021	Total Correction 25

CONTRACT CORRECTION ENTRY DETAILS

+ Insert
Export
Refresh

	Correction Value
<input type="checkbox"/> Operation Item	
<div style="display: flex; justify-content: space-between;"> Q Q </div>	25.00

The following data is displayed for each contract correction entry on the **Edit Contract Correction Entry** page:

Field	Details
Repayment Notification	The repayment notification number.
Contract	The contract number associated with the notification.
Currency	The currency of the notification.
Customer	The customer associated with the notification.
Correction Date	The date when the correction was created.
Total Correction	The sum of all correction entry detail records associated with the current correction entry.

In the **Contract Correction Entry Details** section, the following data is displayed about each detail within the correction:

Field	Details
Operation Value	The operation item of the transaction for which the correction entry detail was inserted.
Correction Value	The value of the correction entry detail, in the correction entry's currency.

Credit Facilities

A credit facility is a grouping of multiple credit products that a client has arranged with a bank under a single credit limit. Banks can offer companies a credit limit for the company as a whole, and the company can then take on different loan products without the need for separate risk assessments. This simplifies access to funds for companies and greatly reduces time-to-cash. Credit facilities also create operational efficiencies for the bank, because individual loans no longer need separate risk assessments.

FintechOS Core Banking allows banks to create credit facility agreements for their customers based on approvals.

IMPORTANT!

Credit facility management is available via the **Core Banking Corporate 3.0** package, which has to be [installed](#) on top of the **Core Banking 3.0** package.

Business Logic

Let's say a bank approves a credit facility for a group or a customer up to EUR 100.000, to be used by the credit facility participants among various currencies:

- guarantees allowed in EUR and USD;
- term loans allowed in EUR and GBP;
- overdrafts allowed in EUR.

First, an agreement is made between a bank and a customer (total exposure limit). This limit will be used while creating the credit facility, making sure that the credit facility limit amount does not exceed the total exposure limit of the customer. The approval can be revolving or non-revolving, thus both limit and facility have the same nature.

The credit facility holds details about:

- Allowed banking products, with their preset currency
- Allowed customers, if the facility is granted for a specific group of customers
- Covenants, if needed
- Prices:
 - Unutilized fee, as a percentage to be applied to daily unused amount. The fee is collected from current/ servicing account with a given frequency/ periodicity.
 - Interest and commission related elements, for negotiable product costs.

Loan contracts are entered whenever the customer asks for disbursements, according to the credit facility setup.

Credit Facility Statuses

Credit facilities are complex agreements between a bank and its customers. Therefore the four eyes principle is applicable here, meaning that a record should be approved by a second bank employee, with higher authorization rights.

A credit facility record has the following business workflow statuses:

- **Draft** - the status of a newly created credit facility record that was not yet sent for approval. While in this status, you can edit the fields from the record's **Credit Facility** tab, but you can't add utilizations to it. Send the record to approval after editing all the necessary details.
- **Pending** - this is a system status applied to credit facilities sent for approval, but not yet approved. No updates are available in this system status.
- **Approved** - the status of a credit facility record after being authorized by a user with credit facility approval competencies. While in this status, you cannot edit the record's details, but you can add utilizations to it within the **Credit Facility Utilizations** tab. If you need to alter the credit facility's details, create a new version based on the current credit facility.

NOTE

Each facility utilization must also be approved by a user with credit facility utilization approval competencies, otherwise, the disbursement of the utilization will not be performed by the system.

- **Closed** - the last status of a credit facility, after manually closing it or after creating a new version based on the current version. No updates are allowed on the record.

IMPORTANT!

In order to use the credit facility, it must be in the **Approved** status.

Credit Facility Life Cycle

First, an agreement is made between a bank and a customer - usually, a legal entity, for the customer to have easy access to funds whenever in whichever banking product they need it. The amount cannot exceed the customer's approved **Total Exposure** type limit.

This agreement is recorded in the bank's system by a clerk, in the form of a credit facility. All details of the agreement are captured while [creating the credit facility](#) record: who are the participants with access to funding, what's the usable amount in the chosen currency, what products can be used within this agreement, when is the agreement applicable, under which conditions, whether the facility's amount increases or decreases over time and so on. The clerk fills in all the mandatory details, saves the record still in **Draft** status, and then [sends it for approval](#).

Another employee of the bank, with higher authorization rights and with credit facility competencies, consults the record and [approves or rejects the credit facility](#), depending on the details entered before by the creator of the record. If rejected, the credit facility's status becomes **Closed**.

If approved, the credit facility, now in **Approved** status, can be used by the customer to access funds. Its details cannot be altered anymore, but the clerk can [add utilizations](#) to it up until the credit facility's maturity date, in the form of contracts for banking products listed in the credit facility.

These utilizations, being in fact banking contracts, after creation are still in **Draft** status, and thus have to be further [approved](#) by a second employee of the bank, with corresponding contract approval rights. After being approved, a utilization disburses its amount in the customer's account. This amount is taken from the credit facility, thus the available amount is lowered with the sum of the approved utilization.

NOTE

The total amount of approved utilizations, in any of the banking products' currencies, cannot exceed the amount approved in the credit facility, calculated in the facility's currency based on the exchange rate valid on each day.

Fee values and accruals are calculated for the approved utilizations and displayed in the **Credit Facility Utilizations** tab, along with any repayment notifications.

Credit facilities can be manually closed if needed. Records in **Closed** status cannot be altered in any way.

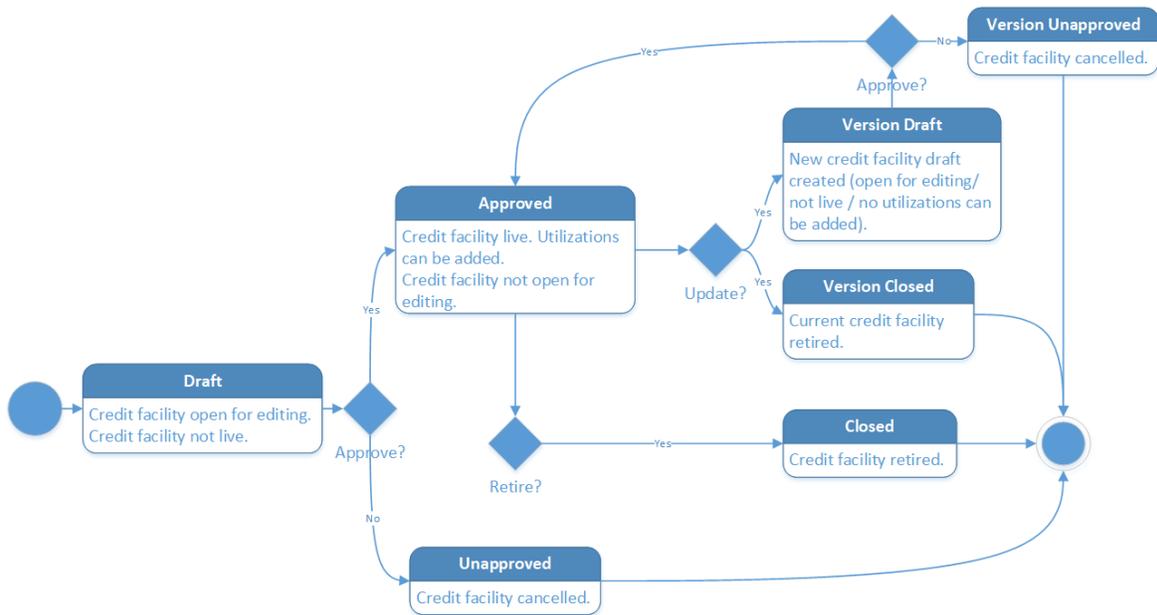
If the details of an approved credit facility have to be updated, then a [new version of the record](#) must be created. The new version of the record is created in Draft status, thus restarting the life cycle.

Changing Credit Facility Statuses

You can manage a credit facility's life cycle by changing its status from the top right corner of the screen.



The credit facility status transitions are illustrated below:



Note that:

- Once a record is live, its settings can no longer be modified.
- If you want to update the details of a live credit facility, you must create a new credit facility version.
- When you create a new credit facility version, the current version is retired; no updates are allowed on the retired version.
- Every credit facility version starts in a draft state and must go through an approval process before going live.
- Only one version of a credit facility can be live at one time.

IMPORTANT!

As a best practice, new records or new versions of existing records created on a specific day should be approved on the same day.

Managing Credit Facilities

To manage credit facilities:

1. Log into FintechOS Portal.
2. Click the main menu icon at the top left corner.
3. In the main menu, expand the **Core Banking Operational** menu.
4. Click **Credit Facility** menu item to open the **Credit Facility** page.

<input type="checkbox"/>	Name	Customer	Facility Amount	Available Amount	Currency	Usag...	Status
<input type="checkbox"/>	CF-000000156	TCV2	100,000.00	100,000.00	EUR	0	Approved
<input type="checkbox"/>	CF-000000155	facility	500,000.00	500,000.00	EUR	0	Draft
<input type="checkbox"/>	CF-000000153	AndreiSRL	70,000.00	70,000.00	EUR	0	Approved
<input type="checkbox"/>	CF-000000152	Oana C	50,000.00	50,000.00	USD	0	Approved
<input type="checkbox"/>	CF-000000149	VirtualBrand	12.00	12.00	EUR	0	Approved
<input type="checkbox"/>	CF-000000147	VirtualBrand	12.00	12.00	EUR	0	Approved
<input type="checkbox"/>	CF-000000146	AndreiSRL	10,000.00	10,000.00	USD	0	Draft
<input type="checkbox"/>	CF-000000145	Oana C	10,000.00	10,000.00	USD	0	Approved
<input type="checkbox"/>	CF-000000143	TCV2	100,000.00	100,000.00	EUR	0	Draft
<input type="checkbox"/>	CF-000000139	Disney Group	78,002.00	78,001.00	USD	0	Approved

In the **Credit Facility** page, you can:

- [Create a new credit facility](#) by clicking the **Insert** button at the top right corner.
- Edit a credit facility from the list by double-clicking it.
- Delete a credit facility by selecting it and clicking the **Delete** button at the top right corner
- Search for a specific record by filling in any or all the column headers of the displayed credit facility records list.

Creating Credit Facilities for Legal Entities

Credit facility records are created in FintechOS Portal, on the **Credit Facility** page. To create a new credit facility, click the **Insert** button on the top right side of the page. A new page opens, with a series of tabs that assist you in configuring the credit facility:

- **Credit Facility tab** - The first tab requires the basic elements for the creation of a credit facility such as customer, facility amount and currency, period, attached customer limit, participants, products, plans, fees, and contract covenants.
- **Credit Facility Utilizations tab** - This tab contains all the details of the credit facility such as facility utilizations, fee values, accruals and repayment notifications.
- **History tab** - The last tab displays the versions of the credit facility, along with workflow status and the user who modified the product.

Credit Facility Tab

The **Credit Facility** tab requires the basic elements for the creation of a credit facility such as customer, facility amount and currency, period, attached customer limit. Other important details such as participants, products, plans, fees, and contract covenants are captured in specialized sections of the same tab.

Credit Facility Details Section

The following fields are available for completion when creating or updating a record in **Draft** status:

Field	Required	Data Type	Details
Customer	Yes	Lookup	Select from the list the name of the customer with whom the bank agreed upon the credit facility. Changing the selected customer at a later point of the record creation process leads to emptying the Current Account and Customer Limit fields, if these were already selected.
Currency	Yes	Lookup	Select from the list the currency of the credit facility. If the banking products attached to the credit facility are defined in different currencies, then their values will be converted in this currency when calculating the facility's available amount. Changing the selected currency at a later point of the record creation process leads to emptying the Current Account field, if this was already selected.
Facility Amount	Yes	Numeric	Enter the amount agreed upon to grant within the credit facility, expressed in the currency selected above. <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p>NOTE The facility amount cannot exceed the selected customer limit's value.</p> </div>

Field	Required	Data Type	Details
Facility Date	Yes	Invariant Date	Select the date when the facility becomes active. The maturity date is automatically calculated following the formula: Facility Date + (Period * Period Type).
Approval Date	No	Invariant Date	Read-only field. It displays the date when the credit facility record is approved by a user with credit facility approval competencies. This date is automatically displayed when the record's status changes to Approved .
Review Date	No	Invariant Date	Enter the date when the credit facility's amount will be reviewed for possible adjustments.
Period Type	Yes	Option Set	Select from the list the period type for the facility's validity. The maturity date is automatically calculated following the formula: Facility Date + (Period * Period Type).
Period	Yes	Whole Number	Enter the number of periods during which the facility is valid. The maturity date is automatically calculated after filling this field, following the formula: Facility Date + (Period * Period Type).
Maturity Date	No	Invariant Date	This field displays the automatically calculated maturity date of the credit facility. You can modify this date from the attached calendar, if needed.

Field	Required	Data Type	Details
Customer Limit	Yes	Lookup	<p>Select a customer limit from the list of limits approved for the chosen customer. The list is already filtered to display only the selected customer's already approved Total Exposure type limits that have Is Revolving = True at the limit level.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p>NOTE The previously entered facility amount cannot exceed the selected customer limit' value.</p> </div>
Current Account	No	Lookup	<p>Select the customer's bank account where the credit facility amount can be disbursed. The list is already filtered to display only the selected customer's bank account in the currency selected before for the credit facility.</p>
Is Revolving	No	Boolean	<p>If the checkbox is selected, then the credit facility is marked as revolving. This means that the customer can borrow money repeatedly up to the entered facility amount while repaying a portion of the current balance due in regular installments. Each payment, minus the interest and fees charged, replenishes the available amount.</p>

Field	Required	Data Type	Details
Interest	No	Lookup	Select from the list the interest applicable for the credit facility amount. The list is already filtered to display only the interests defined in the selected currency.
Margin	No	Numeric	Enter a margin for the credit facility amount.
Max Utilization Date	No	Invariant Date	Select from the calendar the maximum date when the credit facility's available amount can be disbursed through utilizations.
Available Amount	No	Numeric	Read-only field. It displays the amount still available in the credit facility after disbursing the amounts specified in the approved utilizations, expressed in the facility's currency. At creation time, Available Amount = Facility Amount.

Click the **Save and Reload** button at the top right corner of the page.

1 Credit Facility
2 Credit Facility Utilizations
3 History

Customer

Facility Date

Period Type

Customer Limit

Interest

Available Amount

Currency

Approval Date

Period

Current Account

Margin

Facility Amount

Review Date

Maturity Date

Is Revolving

Max Utilization Date

IMPORTANT!

When creating a credit facility, fill in all the mandatory fields. After saving the credit facility, all the other sections of the **Credit Facility** page become visible and can be completed.

Credit Facility Participants Section

In the **Credit Facility Participants** section, you can insert, delete or export customers who can participate in this credit facility. After the first save operation, the customer is added as the main facility participant. If the customer is a group, then all the group members are also added.

CREDIT FACILITY PARTICIPANTS

<input type="checkbox"/>	Customer	Credit Facility	Customer Facility Amount	Available Amount	Is Main
<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>	<input type="text" value="Q"/>		(All) ▾
<input type="checkbox"/>	Mimi SRL	CF-000000167	100,000.00	100,000.00	<input checked="" type="checkbox"/>
<input type="checkbox"/>	John Doe	CF-000000167	100,000.00	100,000.00	<input type="checkbox"/>

To add a participant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Customer	Yes	Lookup	Select from the list the name of the customer who can participate to the selected credit facility.
Customer Facility Amount	Yes	Numeric	Automatically filled with the facility amount. You can modify the amount that this specific participant can use within the credit facility. The entered amount cannot exceed the available amount of the facility.
Available Amount	No	Numeric	Read-only field. It displays the available amount of the facility.

For information purposes, the **Credit Facility Participant** page also displays the **Facility Utilizations** section, containing a list with all the credit facility utilizations corresponding to the selected customer. You cannot perform any action on the records within this list.

Click the **Save and Close** button at the top right corner of the page.

Credit Facility Products Section

In the **Credit Facility Products** section, you can insert, delete or export banking products which can be utilized through this credit facility.

CREDIT FACILITY PRODUCTS

<input type="checkbox"/>	Customer Name	Name	Product Facility Amount	Available Amount	Is Revolving
	Q	Q	Q	Q	(All) ▾
		Overdraft EUR test	30,000.00	30,000.00	<input type="checkbox"/>
		TL_EUR Holiday Shift BW Due Date	30,000.00	30,000.00	<input checked="" type="checkbox"/>
	Mimi SRL	TL_EUR Holiday Shift FW no Due Da...	50,000.00	50,000.00	<input checked="" type="checkbox"/>

To add a banking product, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Product Facility Amount	Yes	Numeric	Automatically filled with the facility amount. You can modify the amount that can be disbursed through the use of this product within the credit facility's utilizations. The entered amount cannot exceed the facility amount.
Available Amount	No	Numeric	Read-only field. It displays the available amount of the facility.
Allowed Customer	No	Lookup	Select from the list the customers who is allowed to use this banking product through credit facility utilizations, if the use of this banking product has to be restricted to certain customers. The list is already filtered to display only the customers defined as participants in this credit facility record.
Banking Product	Yes	Lookup	Select from the list the banking product that can be used through credit facility utilizations.

Field	Required	Data Type	Details
Is revolving	Yes	Boolean	If the checkbox is selected, then the banking product used through the credit facility utilizations is marked as revolving. This means that the customer can borrow money repeatedly up to the entered product facility amount while repaying a portion of the current balance due in regular installments. Each payment, minus the interest and fees charged, replenishes the available amount.

For information purposes, the **Credit Facility Products** page also displays the **Facility Utilizations** section, containing a list with all the credit facility utilizations already created for the selected banking product. You cannot perform any action on the records within this list.

Click the **Save and Close** button at the top right corner of the page.

Credit Facility Plans Section

In the **Credit Facility Plans** section, you can insert, delete or export plans for the increase or decrease of the facility amount during the credit facility's duration.

CREDIT FACILITY PLANS

<input type="checkbox"/>	Name	Credit Facility	Amount	Percent	Start Date	Maturity Date
<input type="checkbox"/>	<input type="text" value=""/>					
<input type="checkbox"/>	CF Plans 0000031	CF-000000167	5,000.00		24/05/2021	18/02/2022

To add a plan, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Amount	Yes	Numeric	Mandatory only if Percent is not filled in, otherwise it can't be completed. Enter the amount which affects the credit facility plan. Use negative values if you wish to decrease the facility amount. Positive values increase the facility amount.
Periodicity Type	Yes	Option set	Select from the list the periodicity type applicable for the facility plan. The possible values are: <ul style="list-style-type: none"> • Semestrial • Weekly • Monthly • Annual • Bimonthly • Trimestrial • Once • 4 Weeks.
No Times	Yes	Whole Number	Enter the number of times the plan should increase or decrease of the facility amount, until the credit facility's maturity date.

Field	Required	Data Type	Details
Percent	Yes	Numeric	Mandatory only if Amount is not filled in, otherwise it can't be completed. Enter the percent of facility amount which affects the credit facility plan. Use negative percent values if you wish to decrease the facility amount. Positive percent values increase the facility amount.
Start Date	Yes	Invariant Date	Select from the calendar the first date when the plan should be executed. Depending on the periodicity type and number of times already completed for plan execution, the maturity date of the plan is calculated. The plan's maturity date cannot exceed the credit facility's maturity date.
Maturity Date	No	Invariant Date	Read-only field. It displays the plan's maturity date based on the start date, periodicity type and number of times already completed for plan execution.

Click the **Save and Close** button at the top right corner of the page.

Contract Covenants Section

In the **Contract Covenants** section, you can insert, delete or export covenants, certain conventions that customers must abide by after getting the facility.

CONTRACTS COVENANT

<input type="checkbox"/>	Type	Covenant	Customer	Review Date	End Date	Resolution	Block Disburse...	Status
<input type="checkbox"/>	Q	Q	Q	Q	<input type="checkbox"/> Q	<input type="checkbox"/> Q	(All)	Q
<input type="checkbox"/>	Affirmative	Borrowers should perform tax oblig...	Mimi SRL				<input type="checkbox"/>	Active
<input type="checkbox"/>	Financial	Lender can monitor borrower's curr...	Mimi SRL			Legal agreeme...	<input type="checkbox"/>	Active

NOTE

You can block any further disbursements of the facility utilizations if you select the **Block Disbursements** checkbox next to a covenant in **Active** status within this section.

To add a covenant, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Covenant	No	Lookup	<p>Select from 3 possible covenants:</p> <ul style="list-style-type: none"> • <i>Borrowers should perform tax obligations</i> - the lenders expect the borrowers to perform their tax obligations to both the business and towards their employees. This covenant is of type affirmative. • <i>Lender can monitor borrower's current ratio</i> - the lender may continuously monitor the borrower's current ratio to ensure it stays relatively attractive and promising. This covenant is of type financial. • <i>Lender possesses the right to prevent merges or acquisitions</i> - a clear stipulation that the lender possesses the

Field	Required	Data Type	Details
			right to prevent merges of acquisitions without proper notification or full knowledge of the process. This covenant is of type negative.
Value	No	Numeric	Enter the value for the covenant.
Covenant Type	No	Option set	This field displays the type of the selected covenant. You can edit it, selecting one the possible values: <ul style="list-style-type: none"> • Financial • Affirmative • Negative.
Review Frequency (Months)	No	Whole Number	Enter the number of months applicable for the covenant review frequency.
Review Date	No	Invariant Date	Enter the date when the covenant should be reviewed.
Customer	Yes	Lookup	Select the customer who must abide by the covenant's terms. The list is already filtered to display only the customers defined as participants in this credit facility record.

Click the **Save and Reload** button at the top right corner of the page.

A series of fields are displayed for completion after the save operation:

Field	Required	Data Type	Details
Grace Period (Months)	No	Whole Number	Enter the number of months acting as grace period for this covenant's resolution, if applicable.

Field	Required	Data Type	Details
Resolution	No	Lookup	Select from the list the resolution of this covenant, if applicable.
Resolve Date	No	Invariant Date	Enter the date when the covenant is achieved, if applicable.
End Date	No	Invariant Date	Enter the last day when this covenant is applicable.
Start Early Termination	No	Boolean	If you select this checkbox, then the credit facility agreement is terminated before its maturity date.
Block Disbursement	No	Boolean	If you select this checkbox, then Core Banking blocks any further disbursements if the covenant is not achieved after end date.

IMPORTANT!
Remember to activate the covenant by changing its status to **Active**.

Click the **Save and Close** button at the top right corner of the page.

Credit Facility Fees Section

In the **Credit Facility Fees** section, you can insert, delete or export fees or commissions that are added to this credit facility.

CREDIT FACILITY FEES

<input type="checkbox"/>	Name	Credit Facility	Fee	Fee Percentage	Fee Value	Fee Periodicity	Start Calculation Date
<input type="checkbox"/>	Q	Q	Q	Q	Q	Q	Q
<input type="checkbox"/>	CFF-48	CF-000000167	Commission Undrawn A...	0.1500		Monthly	24/05/2021
<input type="checkbox"/>	CFF-49	CF-000000167	Corporate Loan Term Fr...	4.0000		Once	21/05/2021
<input type="checkbox"/>	CFF-50	CF-000000167	Cancel Fee		100.00	Once	22/05/2021

To add a fee, click **Insert** and fill in the following fields:

Field	Required	Data Type	Details
Credit Facility	No	Lookup	Read-only field. It displays the id of the selected credit facility record.
Start Calculation Date	Yes	Invariant Date	Enter the start date for fee calculation.
Fee	Yes	Lookup	Select a fee to apply to the credit facility from the list of defined fees & commissions.
Fee Value	No	Numeric	Read-only field. It displays the value of the selected fee, as defined in Core Banking.
Fee Percentage	No	Numeric	Read-only field. It displays the percentage of the selected fee, as defined in Core Banking.
Fee Periodicity	No	Option set	Read-only field. It displays the periodicity of the selected fee, as defined in Core Banking.
Use specific day for aggregation	No	Whole Number	Enter a day of the month when the fee accrual should be aggregated.
Use End Of Month for Aggregation	Yes	Boolean	Mandatory only if the Use specific day for aggregation field is not completed. Select the checkbox to mark the last day of the month as aggregation day for the fee accrual.

Click the **Save and Reload** button at the top right corner of the page.

A new list, **Credit Facility Fee Values**, is displayed for viewing after the save operation, containing the calculated fee values for the saved fee. The list displays the fee name, date, value and currency.

IMPORTANT!

After filling in all the mandatory details in the **Credit Facility** tab, the record is still in

Draft status. Change its status to **Send to Approved** to [send it for approval](#). You can add utilizations only for credit facility records with **Approved** status.

Credit Facility Utilizations Tab

A credit facility utilization is a contract opened for banking products attached to the facility.

The **Credit Facility Utilizations** tab contains details of the credit facility such as facility utilizations, fee values, accruals and repayment notifications. There are no information here to display for records in **Draft** status. You can add utilizations only after the record reaches **Approved** status.

The following sections are available for completion when adding utilizations to a credit facility record in **Approved** status:

Facility Utilizations Section

In the **Facility Utilizations** section, you can view, insert or export contracts based on the banking products added to this credit facility. These contracts are known as utilizations.

FACILITY UTILISATIONS

+ Insert Export Refresh

<input type="checkbox"/>	Customer	Banking Product	Contract	Utilization In Facility Currency	Status
	Q	Q	Q	Q	Q
	Mimi SRL	TL_EUR Holiday Shift BW Due Date	2348 TLEHBWDD	35,000.00	Draft
	Mimi SRL	Overdraft EUR test	2354 OD EUR	15,000.00	Closed
	Mimi SRL	TL_EUR Holiday Shift BW Due Date	2356 TLEHBWDD	39,000.00	Approved

To add a utilization, perform the steps described on the [Adding Utilizations to Credit Facilities](#) page.

The already added utilizations are displayed in a list with the following fields:

Field	Details
Customer	The name of the customer who is the owner of this utilization.
Banking Product	The banking product which is the object of this credit facility utilization.

Field	Details
Contract	The number of the contract holding this credit facility utilization, either selected when adding the utilization, or automatically created by Core Banking.
Utilization in Facility Currency	The amount specified in the credit facility utilization, expressed in the credit facility's currency.
Status	<p>The status of the credit facility utilization record. Possible values are:</p> <ul style="list-style-type: none"> • Draft - The utilization was created, but it needs further approval. • Approved - The utilization was approved and its amount was disbursed in the customer's designated current account. • Closed - The utilization reached its final unalterable status either by being rejected during the utilization approval process, or manually by changing the record's status.

You can update utilizations in **Draft** status by double-clicking them and updating their editable fields on the newly displayed **Credit Utilization** page.

IMPORTANT!

Credit facility utilizations must be approved so that the amount of the contract can be disbursed in the customer's account. At any given time, the available amount of the credit facility = the facility amount - (the sum of all approved utilizations expressed in the facility's currency).

Remember to send the utilizations to approval after creating them by changing their statuses to **Send for Approved!**

Credit Facility Fee Values Section

In the **Credit Facility Fee Values** section, you can see or export the fee values already applied to this credit facility.

CREDIT FACILITY FEE VALUES

Export Refresh

<input type="checkbox"/>	Fee	Date Fee		Value	Currency
<input type="checkbox"/>	Corporate Loan Term Front-End Fee EUR	21/05/2021		400,000.00	EUR
<input type="checkbox"/>	Cancel Fee	22/05/2021		100.00	EUR

To view the details of a fee, double-click it to display the **Credit Facility Fee Value** page. For each fee, the following fields are displayed:

Field	Details
Credit Facility	The id of the selected credit facility record. This field is displayed on the Credit Facility Fee Value page.
Fee	The fee applied to the credit facility.
Date Fee	The date when the fee was applied to the credit facility.
Customer	The customer who must pay the fee value. This field is displayed on the Credit Facility Fee Value page.
Currency	The currency of the fee.
Repayment Notification	The number of the repayment notification automatically generated by Core Banking. This field is displayed on the Credit Facility Fee Value page.
Loan Item	The type of the fee. This field is displayed on the Credit Facility Fee Value page.
Value	The value of the fee, expressed in the fee's currency.

Click the **Save and Close** button at the top right corner of the page.

Credit Facility Accruals Section

In the **Credit Facility Accruals** section, you can see or export the values of the accrual automatically calculated by Core Banking for this credit facility.

CREDIT FACILITY ACCRUALS

Export Refresh

<input type="checkbox"/>	Accrual Date	Accrual Value
<input type="checkbox"/>	23/05/2021	87.67
<input type="checkbox"/>	22/05/2021	87.67

For each accrual, the following fields are displayed:

Field	Details
Accrual Date	The date of the accrual calculation.

Field	Details
Accrual Value	The value of the accrual calculation, expressed in the credit facility's currency.
Fee	The fee or commission based on which the accrual was calculated. This is only displayed on the Credit Facility Accrual page, opened if you double-click an accrual record for viewing purposes.

Repayment Notifications Section

In the **Repayment Notifications** section, you can see, update or export the repayment notifications automatically issued by Core Banking for this credit facility.

REPAYMENT NOTIFICATIONS

Export Refresh

<input type="checkbox"/>	No	Customer	Date	Currency	Amount	Remaining	MaturityDate
<input type="checkbox"/>	191163	Mimi SRL	22/05/2021	EUR	100.00	100.00	22/05/2021
<input type="checkbox"/>	191162	Mimi SRL	21/05/2021	EUR	400,000.00	400,000.00	21/05/2021

For each repayment notification, the following information is displayed:

Field	Details
No	The number of the repayment notification issued by Core Banking.
Customer	The name of the customer participant to the credit facility for whom the repayment notification was issued.
Date	The date when the repayment notification was issued.
Currency	The currency of the issued repayment notification.
Amount	The amount of the issued repayment notification.
Remaining	The amount that remains to be paid by the customer for this repayment notification.
Maturity Date	The due date of the repayment notification.

To update a repayment notification, double-click it to open the **Edit Repayment Notification** page.

EDIT REPAYMENT NOTIFICATION

REPAYMENT NOTIFICATION

No. Contract Currency

Notification Date Maturity Date Total Amount

REPAYMENT NOTIFICATION DETAILS

Operation Item	Value	Remaining Value	Is Paid
Payment Holiday Fee	100.00	0.00	<input checked="" type="checkbox"/>

PAYMENT ALLOCATIONS

Payment No. Payment Date Operation Item Allocated Amount Due Date Delay (days)

No data

CORRECTIONS

Customer	Correction Date	Currency	Total Correction
Mimi SRL	24/05/2021	EUR	101.00

Here you can view the details of the repayment notification and you can insert corrections. Add a correction to the repayment notification by clicking the **Insert** button next to the **Corrections** section and filling in the details on the newly displayed **Add Contract Correction Entry** page.

Field	Required	Data Type	Details
Repayment Notification	No	Lookup	Read-only field. It displays the id of the selected repayment notification record.
Contract	No	Lookup	Read-only field. It displays the id of the contract attached to the selected credit facility.
Currency	No	Lookup	Read-only field. It displays the currency of the selected repayment notification record.
Customer	No	Lookup	Read-only field. It displays the name of the customer.
Correction Date	No	Invariant Date	Read-only field. It displays the date when the correction entry is saved.
Total Correction	No	Numeric	Read-only field. It displays the sum of values entered for in the correction entry details section.
Contract Correction Entry Details Section			
Repayment Notification Detail	No	Lookup	Select the repayment notification detail to be corrected.

Field	Required	Data Type	Details
Operation Item	No	Option set	Select the operation item for the correction entry detail.
Correction Value	No	Numeric	Enter the desired value for the contract correction entry detail.

The correction entries must be approved in order to be processed. Change the record's status to **Approved**.

Click the **Save and Reload** button at the top right corner of the page after performing the desired updates.

The repayment notification is automatically marked as paid (the **IsPaid** checkbox in the **Repayment Notification details** section is selected) after the payment is processed, either by a Core Banking process or by adding a manual correction.

History Tab

The **History** tab displays the versions of the credit facility, their workflow status and the user who modified the record.

Here you can track the record's life cycle and review older versions that are no longer active (for details, see [Credit Facility Statuses](#)).

There are no edits allowed in this tab.

HISTORY

Refresh Export

Name	Label	Attribute Version Date	Attribute Version	Modified by user
CF-000000167	Approved	21/05/2021 03:00	1	mirela

Sending Credit Facilities for Approval

After creating a new credit facility and filling in all the mandatory details within the **Credit Facility** tab, the record is still in **Draft** status. In this status, the customer cannot access any funding through utilizations (the term for contracts opened for banking products attached to the facility).

The record must first be sent for approval to an employee of the bank with corresponding competencies, following the 4-eyes principle.

As a clerk, you should change the credit facility's status to **Send to Approved**. The system automatically sends the record for approval to users with credit facility approval competencies.

For more details on how to perform a change of status, read the [Changing Credit Facility Statuses](#) section.

Approving Credit Facilities

Credit facility records in **Draft** status must be approved in order to add utilizations to it. The record's status can be changed to **Approved** by users with credit facility approval competencies.

To approve a credit facility:

1. Log into FintechOS Portal with a user with credit facility approval competencies.
2. Access **Main** menu > **Approval Tasks** > **My Approval Tasks** to view your list of approval tasks.

- Find the desired Credit Facility record in the **Approval Tasks List** page and double-click it to open.

APPROVAL TASKS LIST									
Subject to Approval	Subject Type	From Status	To Status	Assigned User	Competence Type	Competence Level	Creation Date	Approval De	
<input checked="" type="checkbox"/>	CF-000000161	Credit Facility	Version Draft	Approved		CreditFacilityApproval	1	18/05/2021 13:35	
	CF Details 0000079	Credit Facility Detail	Draft	Approved		CreditFacilityUtilizationApproval	1	18/05/2021 13:31	
	CF-000000160	Credit Facility	Version Draft	Approved	liviu.p	CreditFacilityApproval	1	18/05/2021 12:16	Approved
	CF-000000159	Credit Facility	Version Draft	Approved	madalina.butuc	CreditFacilityApproval	1	18/05/2021 12:02	Approved

- Click the **Approve** button.

Follow the steps described on the [Approve Workflow Transitions](#) page for more detailed instructions.

After approving a credit facility, users cannot edit the record's details, but they can [add utilizations](#) to it within the **Credit Facility Utilizations** tab. If you need to alter the credit facility's details, [create a new version](#) based on the current credit facility.

For more details, read about [user competencies](#) and [workflow transition approvals](#).

Adding Utilizations to Credit Facilities

A credit facility utilization is a contract opened for banking products attached to the facility. You can add utilizations to a credit facility record when the record has the **Approved** status.

Follow these steps to add utilizations to a credit facility record:

- On the **Credit Facility** page, double-click the desired credit facility with **Approved** status to edit it.
- Select the **Credit Facility Utilizations** tab.
- Click the **Insert** button in the **Facility Utilizations** section to open the **Insert credit Utilization** page.
- Fill in the following fields in the **Insert credit Utilization** page:

Field	Required	Data Type	Details
Customer	Yes	Lookup	Select the customer who will become the owner of this utilization. The list is already filtered to display only the customers entered as participants in the credit facility.
Banking Product	Yes	Lookup	Choose the banking product which is the object of this credit facility utilization. The list is already filtered to display only the banking products attached to the credit facility.

Field	Required	Data Type	Details
Contract	No	Lookup	<p>You can select an existing contract of the same customer containing the selected banking product where you can attach this credit facility utilization. The list is already filtered to display only the selected customer's contracts that contain that same banking product.</p> <div data-bbox="963 808 1369 1209" style="background-color: #e1eef6; padding: 10px; border: 1px solid #d9e1f2;"> <p>NOTE</p> <p>The contract's start date cannot precede the utilization's start date.</p> </div> <p>If no contract is selected, Core Banking automatically creates a new contract for this credit facility utilization.</p>
Currency	No	Lookup	<p>This is a read-only field displaying the selected banking product's defined currency.</p>

Field	Required	Data Type	Details
Exchange Rate	No	Numeric	This is a read-only field displaying the exchange rate for the selected banking product's currency.
Utilization amount	Yes	Numeric	Enter the amount to be disbursed through this utilization, expressed in the selected banking product's currency.
Utilization In Facility Currency	No	Numeric	This is a read-only field displaying the utilization amount expressed in the credit facility's currency, calculated using the exchange rate displayed above.
Facility Documents	No	File	Add any credit facility utilization documents needed in this field, either by dragging and dropping the file, or by clicking the Add file button and selecting the desired file.

5. Click the **Save and Reload** button at the top right corner of the page. After saving the credit facility, other fields of the **Insert credit Utilization** page become visible and can be completed.

Field	Required	Data Type	Details
Minimum Interest Rate	No	Numeric	Enter a minimum interest rate applicable for this utilization, if needed.
Margin	No	Numeric	Enter a margin applicable for this utilization, if needed.
Reference Rate Date	Yes	Invariant Date	Select from the calendar the date for the exchange reference rate to be used for utilization amount calculation, when the selected banking product was defined with a currency different from the credit facility's currency.
Reference Rate	Yes	Numeric	This field displays the value of the selected exchange reference rate. You can edit the value.
Contract Period	Yes	Numeric	This field displays the contract period in days, as it was defined for the selected banking product. You can edit the value.

Field	Required	Data Type	Details
Schedule Type	Yes	Lookup	Select the schedule type applicable for this utilization. The list is already filtered to display only the schedule types defined for the selected banking product.
Repayment Due Day	Yes	Numeric	This field displays the day in the month when the repayment is due, as it was defined for the selected banking product. You can edit the value.

Field	Required	Data Type	Details
Installment Method	Yes	Option set	<p>This field displays the installment calculation method, as it was defined for the selected banking product. You can edit the value, selecting one of the possible values:</p> <ul style="list-style-type: none"> • Actual Period - The first installment should be paid on the this month's repayment due date. • Next Period - The first installment should be paid on the next month's repayment due date.

Field	Required	Data Type	Details
Current account	Yes	Lookup	Select the current account for disbursing the amount for this utilization. The list is already filtered to display only the bank accounts opened in the facility's currency for the selected customer.

- Click the **Save and Close** button at the top right corner of the page. The utilization record is saved in **Draft** status.

The screenshot shows the 'Credit Facility Utilizations' section of the application. At the top, there are three tabs: '1 Credit Facility', '2 Credit Facility Utilizations' (which is active), and '3 History'. Below the tabs, there are three buttons: '+ Insert', 'Export', and 'Refresh'. The main area contains a table with the following data:

<input type="checkbox"/>	Customer	Banking Product	Contract	Utilization In Facility Currency	Status
	Mirela22 Test-EndPoint-Final	Straight Loan	2272 Straight L	10,000.00	Closed
	TCV2	Traight Loan USD	2274 STLUSD	13,350.00	Pending
	TCV2	Traight Loan USD	2308 STLUSD	489.50	Draft

- Double-click the utilization and send it to approval by changing its status to **Send to Approved**.

For more details on how to perform a change of status, read the [Changing Credit Facility Statuses](#) section.

IMPORTANT! Each facility utilization must be [approved](#) by a user with credit facility utilization approval competencies, otherwise the disbursement of the utilization will not be performed by the system.
 At any given time, the available amount of the credit facility = the facility amount - (the sum of all approved utilizations expressed in the facility's currency).

Approving Utilization Requests

Credit facility utilization records (contracts opened based on the selected credit facility) in **Draft** status must be approved before the utilization's amount can be disbursed in the customer's account. The utilization record's status can be changed to **Approved** by users with credit facility utilization approval competencies.

To approve a credit facility utilization:

1. Log into FintechOS Portal with a user with credit facility utilization approval competencies.
2. Access **Main** menu > **Approval Tasks** > **My Approval Tasks** to view your list of approval tasks.
3. Find the desired Credit Facility Detail record on the **Approval Tasks List** page and double-click it to open.

APPROVAL TASKS LIST									
<input type="checkbox"/>	Subject to Approval	Subject Type	From Status	To Status	Assigned User	Competence Type	Competence Level	Creation Date	Approval De
	CF-000000161	Credit Facility	Version Draft	Approved		CreditFacilityApproval	1	18/05/2021 13:35	
<input checked="" type="checkbox"/>	CF Details 0000079	Credit Facility Detail	Draft	Approved		CreditFacilityUtilizationApproval	1	18/05/2021 13:31	
	CF-000000160	Credit Facility	Version Draft	Approved	livi.u.p	CreditFacilityApproval	1	18/05/2021 12:16	Approved

4. Click the **Approve** button.

Follow the steps described on the [Approve Workflow Transitions](#) page for more detailed instructions.

For more information, read about [user competencies](#) and [workflow transition approvals](#).

After approving a credit facility utilization, users cannot edit the utilization's details. An approved utilization disburses its amount in the customer's account. This amount is taken from the credit facility, thus the facility's available amount is lowered with the sum of the approved utilization.

NOTE The total amount of approved utilizations, in any of the banking products' currencies, cannot exceed the amount approved in the credit facility, calculated in the facility's currency based on the exchange rate valid on each day.

Fee values and accruals are calculated for the approved utilizations, and displayed in the **Credit Facility Utilizations** tab, along with any repayment notifications.

Creating New Versions of Existing Credit Facilities

The credit facilities are [set up for versioning](#). Thus, if the details of an approved credit facility have to be updated, a new version of the record must be created.

To create a new version for a record with the **Approved** status, follow these steps:

1. Double-click the credit facility record selected for updates.
2. Click the **New Version** button in the top right corner of the page.

The screenshot displays the 'Credit Facility' details page. At the top, the current status is 'APPROVED' and the next status is 'CLOSED'. The record details include: NAME: CF-000000053, CREATED BY: andrei.g, VERSION: 1, and VERSION DATE: 27/04/2021 14:30. The main form fields are: Customer (AndreiSRL), Currency (EUR), Facility Amount (1,000), Facility Date (27/04/2021), Approval Date (27/04/2021), Review Date, Period Type (Months), Period (12), Maturity Date (27/04/2022), Customer Limit (CLO00000037), Current Account (FIN-000000811), and Is Revolving (checkbox). A red circle highlights the '+' icon in the top right corner, which is used to create a new version.

A new version of the credit facility is created, with **Version Draft** status, thus restarting the [life cycle](#).

3. Edit the desired fields in the **Credit Facility** tab.
4. Click the **Save and Reload** button at the top right corner of the page.

If the version draft is approved, then the original record transitions into the **Version Closed** status and the secondary version becomes the **Approved** currently active credit facility record.

Read more details about versioning a record on the [How to Version an Entity Record](#) page.