

2016

User Manual



L5 Ing
System for you

Project team

L5 group

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Introduction

The application is a tool proposed by the L5Ing group. It allows the management of loan in a bank agency. This application is for the guidance and director of the agency.

This project is the result of work and a total involvement of the group L5Ing.

The application is simple to use. This guide has been designed to best respond to any questions that a user could ask it.

Practical guide

This practical guide aims to guide you in using the application and answer any questions you might ask during its use

a. Necessary material

The equipment needed to use the application is as follows:

- Computer connect to Network of bank.
- Java 1.8 installed
- Screen resolution of 1920x1080

b. Access management

To connect to the application, a login and a password is required. You will be provided with technical assistance.

c. Authentication

To reach the home page, you must enter your login and password. Press "CONNEXION" for complete the authentication. Login and password in uppercase.

- Login : first letter of your first name and last name with no blanks
- Password : you own password

The image shows a login form for the L5Ing system. At the top is the L5Ing logo with the tagline "System for you". Below the logo, there are two input fields. The first is labeled "Nom d'utilisateur" and contains the text "LOGIN". The second is labeled "Mot de passe" and contains a series of dots. At the bottom of the form is a purple button with the text "CONNEXION" and a small icon of a padlock.

d. Main menu

Once you are connected, you are able to reach the main menu and you can choose what you want to execute. Else, you are redirected on error page.

You can click on the button you want and it will redirect you to the page you want to see:

- If you want to see a reporting of the agency's performance, click on the first button (*Section I here-by*).
- If you want to see the rates you can propose according to the type of client, click on the second button (*Section II here-by*)
- If you want to see the amortization table and indicators relative to a loan, click on the third button (*Section III here-by*)
- If you want to compare simulation of loans, click on the fourth button (*Section IV here-by*)
- If you want to simulate a variable rate loan, click on the fifth button (*Section V here-by*)
- At last, if you want to simulate a fixed rate loan, click on the sixth button (*Section VI here-by*)



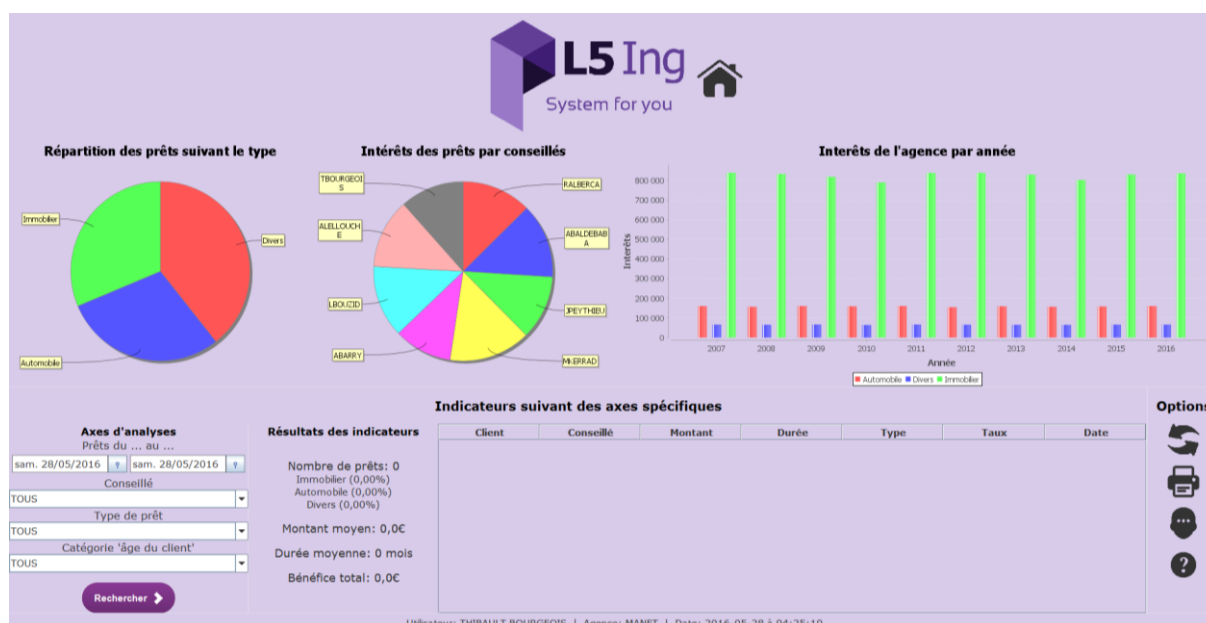
Analyzing indicator of loan activity

This feature is available only for the director of an agency. For an authenticated user who is not director, access will be denied.

a. Dashboard

The GUI is divided into six parts:

- Pie chart giving the number of loans by type
- Pie chart giving the total profit generated by each advisers
- Bar chart giving the benefit of ten years by type of loan
- Specific research area
- Display of specific research
- Options GUI



b. Pie chart giving the number of loans by type

This chart informs the distribution of loans according to their type.

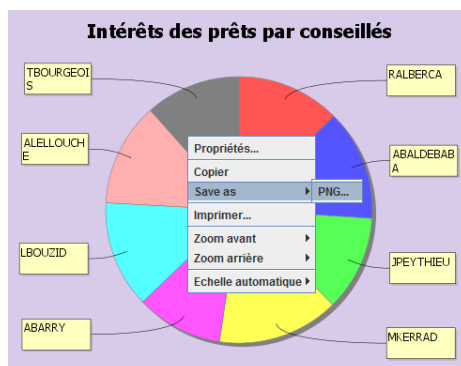
By right-click on the chart, the manager will be able to save the chart in PNG format.



c. Pie chart giving the total profit generated by each advisers

This chart informs the distribution of profits generated by the advisor of his agency.

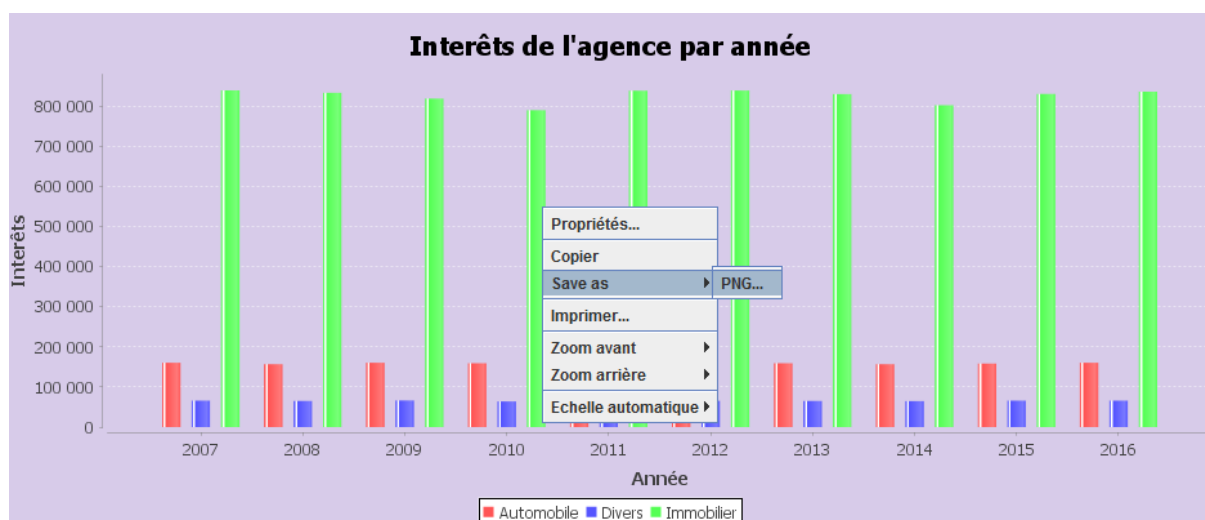
Like previously, by right-click on the chart, the manager will be able to save the chart in PNG format.



d. Bar chart giving the benefit of ten years by type of loan

This chart is specific, it allows to visualize the benefits according to the type of loan up to ten years in the past.

Like previously, by right-click on the chart, the manager will be able to save the chart in PNG format.



e. Specific research area

This section allows the director to analyze indicators with specific axes.

It may therefore choose the time range of loans, specific conseiller or "all", a specific type of loan or "all" and finally customer category between "young", "adult" and "senior".

When click on the "Recherche" button, will be launched a calculated and displayed if no problems appear. It then referred to the next part.

Axes d'analyses
Prêts du ... au ...

Conseillé

TOUS

Type de prêt

TOUS

Catégorie 'âge du client'

TOUS

Rechercher ➤

f. Display of specific research

With the information entered and validated in the previous section, the application will be able to communicate with the server to retrieve relevant to this specific research.

The result is divided into two parts. Part with indicators such as:

- The number of loans to be searched (with the percentage of each type)
- The average amount of these loans
- The average duration of these loans
- The total profit generated by these loans

The second part is simply the display of all of the loans concerned with the specific information for each of the loans.

For this example, we selected all of 2010 and the category "Adult".

Résultats des indicateurs	Client	Conseillé	Montant	Durée	Type	Taux	Date
Nombre de prêts: 177 Immobilier (28,25%) Automobile (36,72%) Divers (35,03%)	SOPHIE THEVET	JPEYTHIEU ...	428 227,0€	208 mois	Immobilier	1,84%	30/12/2010
	MARIE-JOSÉE DEB...	JPEYTHIEU ...	6 194,0€	35 mois	Divers	7,62%	27/02/2010
	JACKY VIALETES	TBOURGEOIS ...	30 419,0€	14 mois	Automobile	4,21%	31/01/2010
	MARIE-CLAIRE VE...	LBOUZID ...	47 750,0€	44 mois	Automobile	4,21%	21/10/2011
Montant moyen: 196 548,0€ Durée moyenne: 79 mois	ELISABETH BONILL...	ABARRY	40 271,0€	30 mois	Automobile	4,21%	25/01/2012
	ARNAUD BARBE	RALBERCA ...	8 379,0€	30 mois	Divers	7,62%	02/04/2012
	PHILIPPE LEBOUC...	ALELLOUCHE ...	8 003,0€	12 mois	Divers	7,62%	04/02/2010
Bénéfice total: 35 872 042,94€	LUC DELAUP	ALELLOUCHE ...	21 429,0€	26 mois	Automobile	4,21%	08/05/2012
	ISABELLE CURT	LBOUZID ...	15 779,0€	60 mois	Automobile	4,21%	25/03/2012
	LAURENT LECLERCQ	ABARRY	7 522,0€	11 mois	Divers	7,62%	04/01/2010
	JEAN-MICHEL GRI...	ALELLOUCHE ...	8 620,0€	16 mois	Divers	7,62%	18/04/2012

g. Options GUI

For this interface, the manager has options:

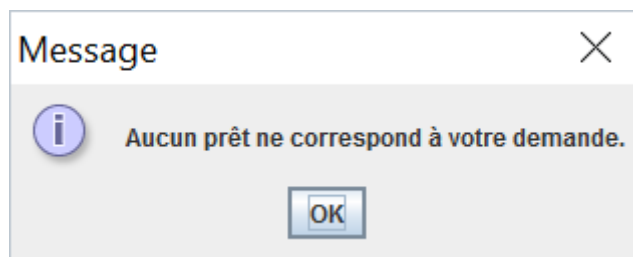
- Refresh the interface
- Print a report (*no-functional yet*)
- Specifically analyze for each advisor (*no-functional yet*)
- Access the user manual



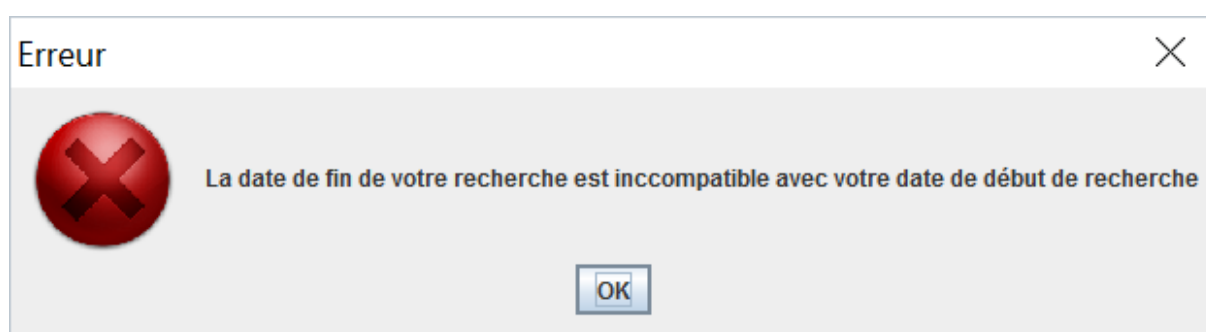
h. FAQ

During a search, an error is possible. The application may raise errors like:

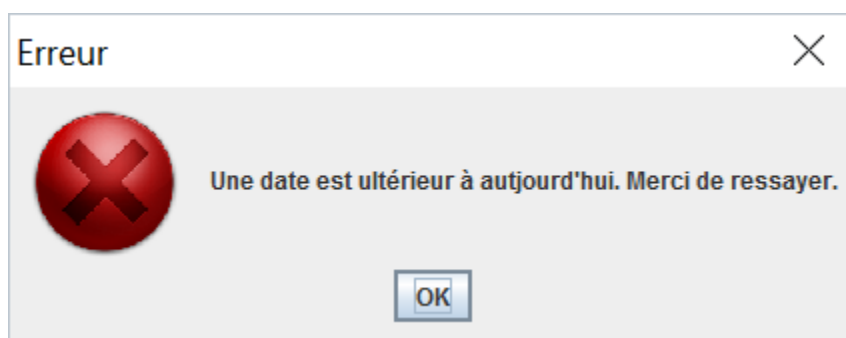
- No loan FOUND. Solution, try another search



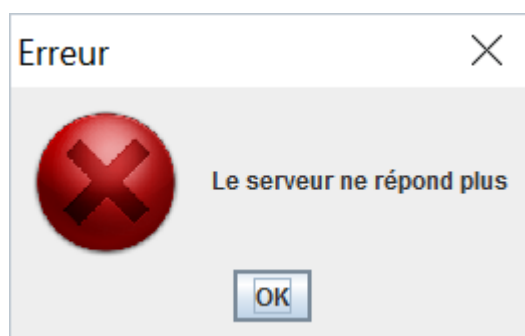
- Incoherence of dates. Solution, try another search



- Futuristic date. Solution, try not exceeded date



- Server offline. Solution, disconnect and reconnect else, contact administrator to support@Lgroup.com



Determination of the interest rates of the agency

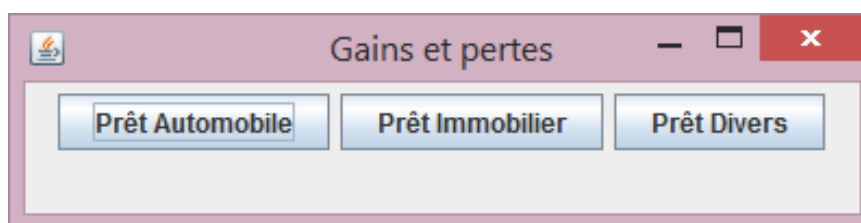
When you click on 'Taux d'intérêts de l'agence', the following page will open.



You now have the choice between three pages. If you want to display the interests according to the grade of your client, click on "Afficher les taux d'intérêts" and the following board will appear with each profiles

Profils client					
Type de prêt	Très bon client	Bon client	Maison-mère	Client risqué	Client très risqué
Automobile	3,21	3,81	4,21	4,91	5,41
Immobilier	0,84	1,44	1,84	2,54	3,04
Divers	6,62	7,22	7,62	8,02	8,82

If you want to display gains and losses according to an average loan, click on "Afficher les gains et les pertes". The following page will appear.



You then have the choice between the three types of loans :

- Car loan "Prêt Automobile"
- Home loan "Prêt Immobilier"
- Other loan "Other loan"

If you choose the car loan, the following page will appear.

Gains et pertes pour les prêts automobile					
	Très bon client	Bon client	Maison-mère	Client risqué	Client très risqué
Taux proposable	3,21	3,81	4,21	4,91	5,41
Gains ou pertes	-535,07	-214,82	2 207,78	378,48	650,8

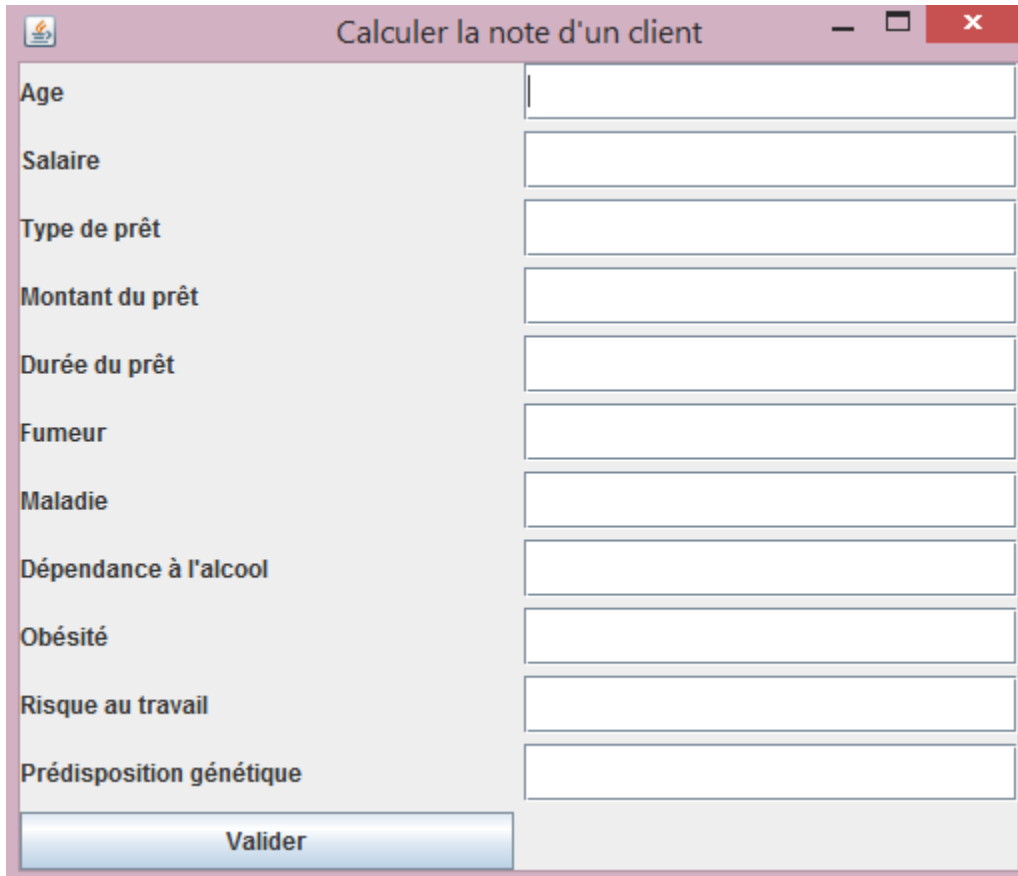
If you choose the home loan, this following page will appear.

Gains et pertes pour les prêts immobilier					
	Très bon client	Bon client	Maison-mère	Client risqué	Client très risqué
Taux proposable	0,84	1,44	1,84	2,54	3,04
Gains ou pertes	-32 171,77	-13 047,62	58 040,63	23 404,51	40 564,45

Finally if you choose the other loan, this page will appear.

Gains et pertes pour les prêts divers					
	Très bon client	Bon client	Maison-mère	Client risqué	Client très risqué
Taux proposable	6,62	7,22	7,62	8,02	8,82
Gains ou pertes	-576,71	-231,3	4263,31	232,14	698,88

To finish, if you want to calculate the grade of a client, you must choose "Calculer la note d'un client" in the main menu. A form that you must fill will appear.



The screenshot shows a web application window titled "Calculer la note d'un client". The window has a standard Windows-style title bar with a minimize button, a maximize button, and a close button (red 'X'). The main content area is a form with a light gray background. It contains a list of labels on the left and corresponding input fields on the right. The labels are: "Age", "Salaire", "Type de prêt", "Montant du prêt", "Durée du prêt", "Fumeur", "Maladie", "Dépendance à l'alcool", "Obésité", "Risque au travail", and "Prédisposition génétique". Each label is followed by a white rectangular input field. At the bottom of the form, there is a blue button with the text "Valider".

Label	Input Field
Age	<input type="text"/>
Salaire	<input type="text"/>
Type de prêt	<input type="text"/>
Montant du prêt	<input type="text"/>
Durée du prêt	<input type="text"/>
Fumeur	<input type="text"/>
Maladie	<input type="text"/>
Dépendance à l'alcool	<input type="text"/>
Obésité	<input type="text"/>
Risque au travail	<input type="text"/>
Prédisposition génétique	<input type="text"/>

View and print the results of a loan calculation

a. The entry in the rubric

When the application user clicks on the rubric « View and print the results of a loan calculation », the interface provides a search bar and two tabs.



- Concerning the search bar, It takes the user of the application inserts a loan id in order to display all relevant data and corresponding loan.
- 2 tabs will display the amortization table or graphics



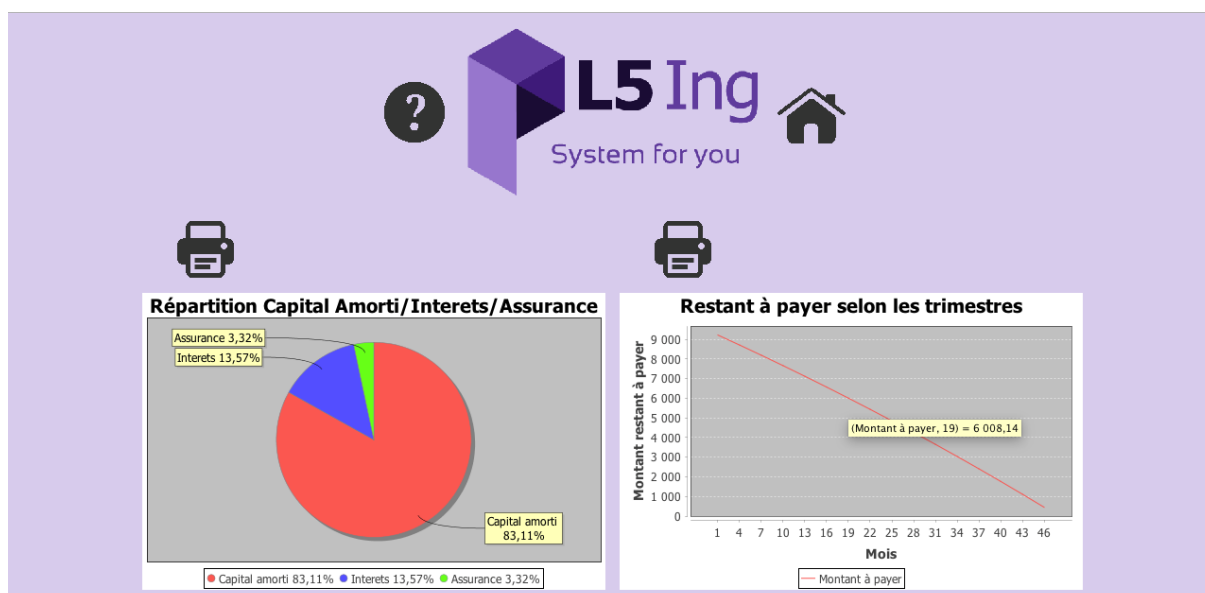
b. The displaying

When the user click on « Tableau d'amortissement », an amortization table displays with other data like the total price of the loan, the total of interest to pay and the total of insurance to pay.



When the user click on « Graphiques », 2 graphs are visible : one pie chart and one line chart.

By passing the mouse over the graph, an information is displayed for more accuracy.

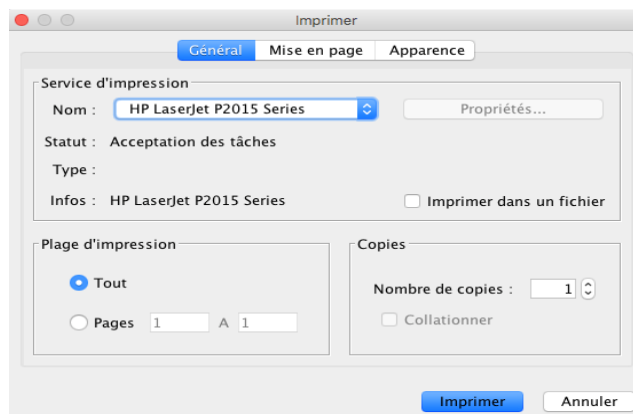


c. Icons for print or download to PDF

It is possible to print or save the PDF the amortization table size. If the user wants to print it, he needs to click this icon:



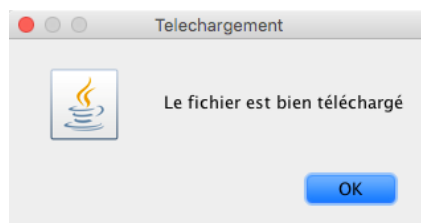
A print window will open and the user can choose the way to print table.



If the user wants to download it, he needs to click this icon :



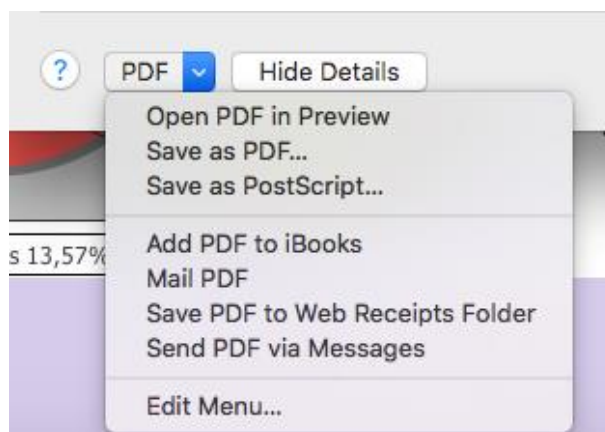
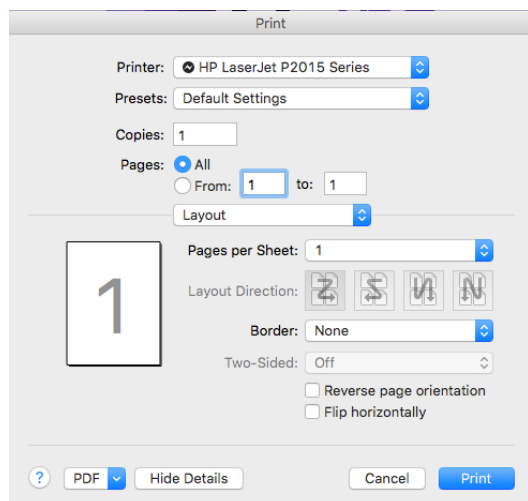
and this windows will appear:



Concerning the graphics, it is possible to print them thanks to the same icon for printing:



You can choose the way to print and you can download it to PDF:



Compare previously stored loan simulations

To compare a client's loan simulations for a given type of loan, you have to go the application home page and press the "Comparer des simulations" button in the menu as shown below.

a. Search for a customer

First of all, you need to pick the client for which you will compare the loan simulations. Therefore, you have to type his/her first name, last name or email, then press the search button to look for the client through our database.



The screenshot shows the L5 Ing search interface. At the top, there is a purple header with the L5 Ing logo and a house icon. Below the header, the text "Nom du client" is displayed. A search input field contains the text "Bion". Below the input field is a blue button labeled "Chercher".

b. Select a customer from the list

The matching results of the search query will be displayed in a list as you can see bellow, you will have then to select a customer from this list. If no customer matches the sought name, you will be informed so, and you can restart again with another name as many times as you wish.



The screenshot shows the L5 Ing selection interface. At the top, there is a purple header with the L5 Ing logo and a house icon. Below the header, the text "Nom du client" is displayed. A search input field contains the text "Bion". Below the input field is a blue button labeled "Chercher". Below the search field, the text "Selectionnez un client" is displayed. A dropdown menu shows the following results:

BIONDA ANNIE - ANNIE.BIONDA@GMAIL.COM
BIONDA ANNIE - ANNIE.BIONDA@GMAIL.COM
CHEBION MAURICE - MAURICE.CHEBION@GMAIL.COM
SAUBION JEAN-CLAUDE - JEAN-CLAUDE.SAUBION@GMAIL.COM

c. Could I compare loan simulations with different types?

You can't unfortunately, the interest rate is not the same for all the types of loan. For this reason, you will need to pick only one loan type in the list shown below.



The interface shows the L5 Ing logo and a house icon. Below the logo, there is a text input field for 'Nom du client' with the value 'Bion' and a 'Chercher' button. Below that is a dropdown menu for 'Selectionnez un client' with the value 'BIONDA ANNIE - ANNIE.BIONDA@GMAIL.COM'. Below that is another dropdown menu for 'Selectionnez un type de prêt' with the value 'AUTOMOBILE'. The dropdown menu is open, showing three options: 'AUTOMOBILE', 'CONSOMMATION', and 'IMMOBILIER'.

d. Validate your choices

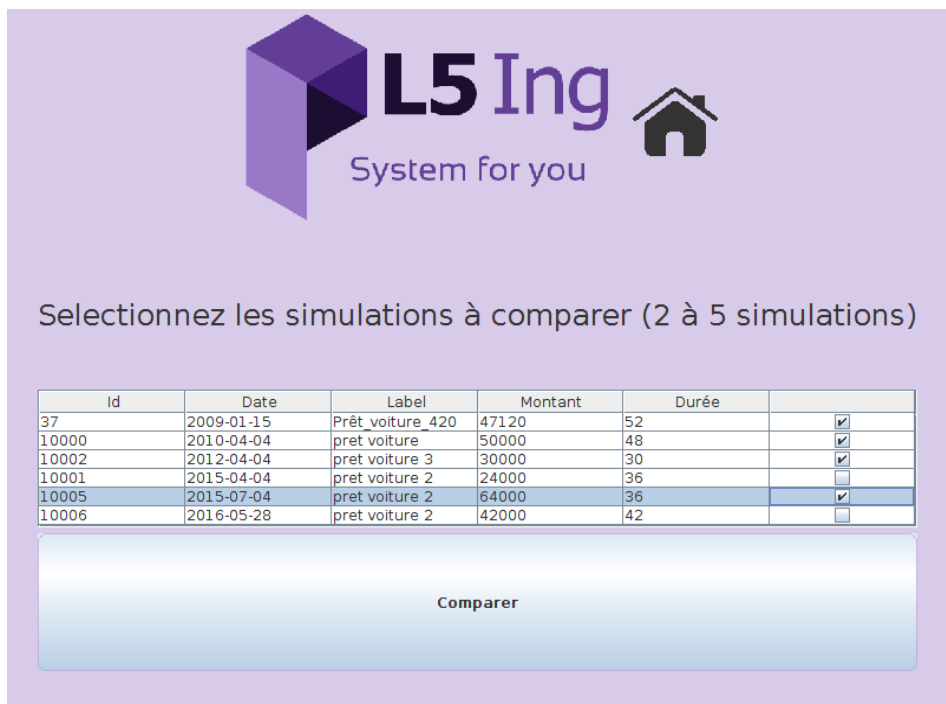
Once you select your desired client and loan type, a validation button will appear and you will have to validate these choices to move to the next step.



The interface shows the L5 Ing logo and a house icon. Below the logo, there is a text input field for 'Nom du client' with the value 'Bion' and a 'Chercher' button. Below that is a dropdown menu for 'Selectionnez un client' with the value 'BIONDA ANNIE - ANNIE.BIONDA@GMAIL.COM'. Below that is another dropdown menu for 'Selectionnez un type de prêt' with the value 'AUTOMOBILE'. Below the dropdown menu is a 'Valider' button.

e. Select the simulations you'd like to compare

This is the final step, all the you have now to select at least two loan simulations to compare and maximum five loan simulations. Then you have to validate your choices by pressing the "compare" button.



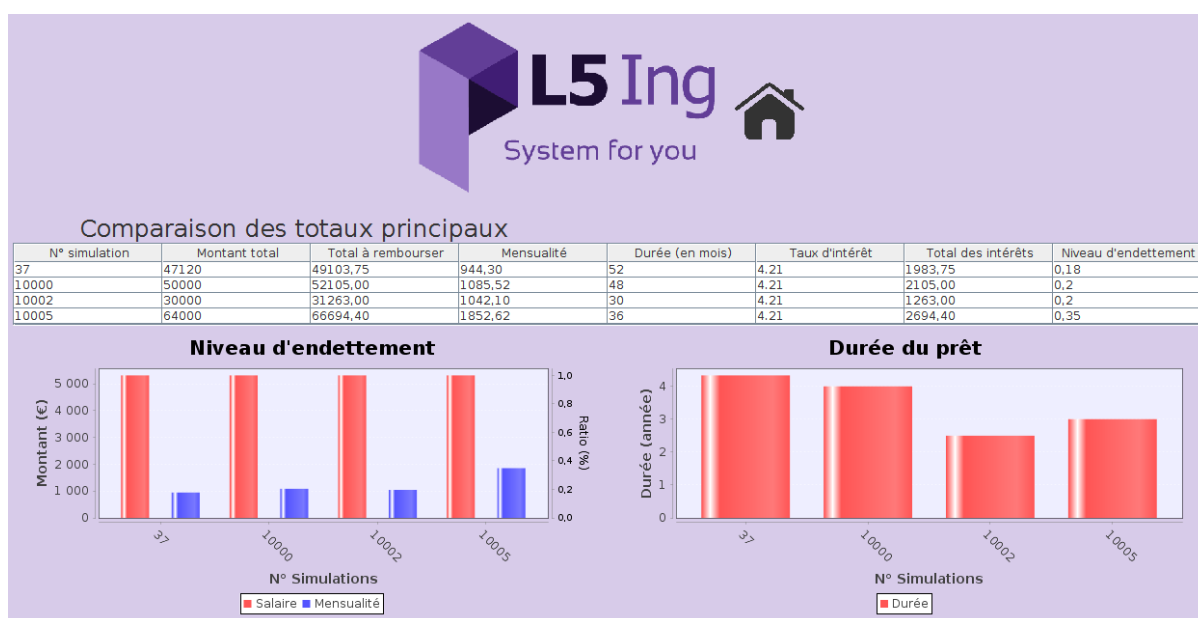
Selectionnez les simulations à comparer (2 à 5 simulations)

Id	Date	Label	Montant	Durée	
37	2009-01-15	Prêt voiture 420	47120	52	<input checked="" type="checkbox"/>
10000	2010-04-04	pret voiture	50000	48	<input checked="" type="checkbox"/>
10002	2012-04-04	pret voiture 3	30000	30	<input checked="" type="checkbox"/>
10001	2015-04-04	pret voiture 2	24000	36	<input type="checkbox"/>
10005	2015-07-04	pret voiture 2	64000	36	<input checked="" type="checkbox"/>
10006	2016-05-28	pret voiture 2	42000	42	<input type="checkbox"/>

Comparer

f. Display the comparison results

You can now see the results of the comparison. The homepage button is always available and you can go back to the menu anytime you want in this step or during the previous ones.



Simulate evolution scenarios of variable rate loans

To Simulate favorable and unfavorable variable interest rate loan follow ,the next instructions:

a. Step 1

Fill the following fields in order,then click on the button Valider.

- Montant: It's the amount of the loan, the minimum amount is 50 000
- Durée: It's the duration of the loan refunding,click on the scrolling button and choose a duration.
- Cap: It's the limit of the interest rate increase or decrease,click on the scrolling button and choose a cap.
- Taux d'intérêt: It's the interest rate, it is filled automatically



The image shows a web interface for L5 Ing, a system for simulating variable rate loans. The interface has a light purple background. At the top left is the L5 Ing logo with the tagline 'System for you'. To the right of the logo is a small house icon. Below the logo, there are four input fields and a button. The first field is labeled 'Montant' and contains the value '50000'. The second field is labeled 'Durée :' and is a dropdown menu showing '20'. The third field is labeled 'Cap :' and is a dropdown menu showing '-1% et +1%'. The fourth field is labeled 'Taux initiale :' and contains the value '2.56'. Below these fields is a button labeled 'Valider'.

b. Step 2

After clicking on the button Valider, the following window appears.


L5 Ing
 System for you 

Montant du prêt: 50000 euros

Durée du prêt: 20ans

Le cap choisit est -1% et +1%

Taux d'intérêt actuel: 2.56%

[Afficher les scénarios favorables](#)

[Afficher les scénarios défavorables](#)

A sum up of the values entered is displayed, with two buttons **Afficher les scénarios favorables** and **Afficher les scénarios défavorables**.

The first button display three different favorables scenarios according to the values, and the second one unfavorable scenarios.

For this example, if you click on **Afficher les scénarios favorables**, the following window pop up.

Scénarios Favorables

scénario1	scénario2	scénario3		
Année	Taux	Mensualité	Total Payé	
1	2.56	266.41	3196.92	
2	2.51	265.19	3182.2799999999997	
3	2.46	263.97	3167.6400000000003	
4	2.41	262.76	3153.12	
5	2.36	261.55	3138.6000000000004	
6	2.31	260.34	3124.08	
7	2.26	259.14	3109.68	
8	2.21	257.94	3095.2799999999997	
9	2.16	256.74	3080.88	
10	2.11	255.55	3066.6000000000004	
11	2.06	254.36	3052.32	
12	2.01	253.17	3038.04	
13	1.95	251.75	3021.0	
14	1.9	250.58	3006.96	
15	1.85	249.4	2992.8	
16	1.8	248.23	2978.7599999999998	
17	1.75	247.06	2964.7200000000003	
18	1.7	245.89	2950.68	
19	1.65	244.73	2936.7599999999998	
20	1.6	243.57	2922.84	
Total	61179.960000000001			

Simulate a loan calculation at a fixed rate

To comment.

a. Subtitle1

To comment.

b. Subtitle2

To comment.