

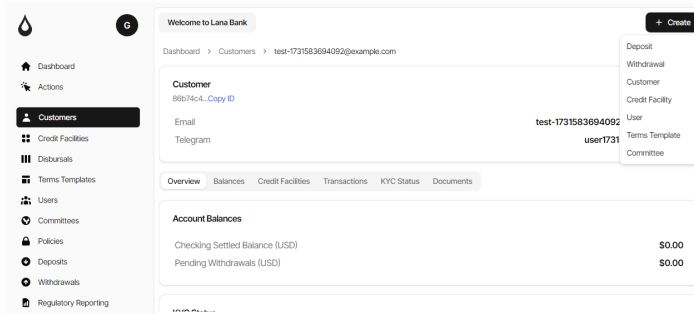
Credit Facility Process

This guide provides the steps for creating a new credit facility, updating its collateral, and initiating a disbursement. Screenshots accompany each step.

Create a New Credit Facility

Step 1: Click Create Credit Facility Button from a Customer Page

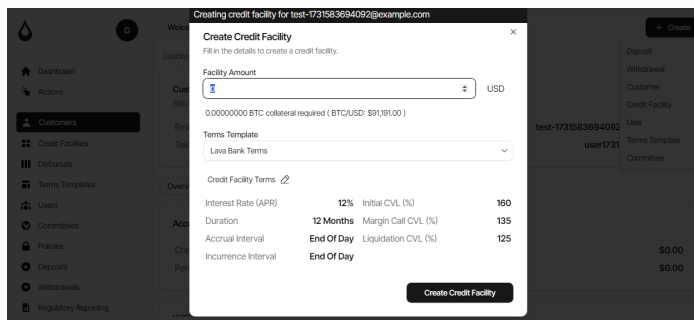
Click the global create button to start the process of creating a new credit facility.



Step 1

Step 2: Open Credit Facility Form

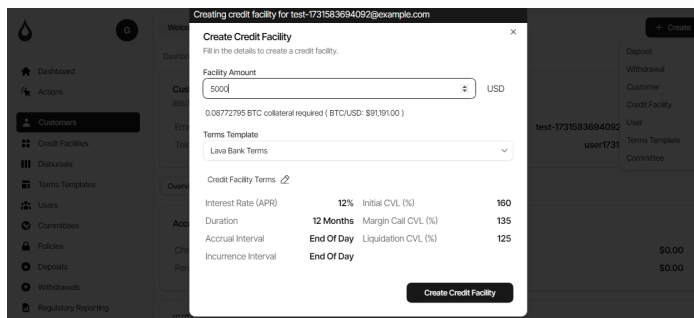
Select the option to create a credit facility from the form that opens.



Step 2

Step 3: Enter Facility Amount

Type in the desired facility amount, such as 5000.



Step 3

Step 4: Submit Credit Facility Form

Click submit to finalize the creation of the credit facility.

Creating credit facility for test-1731583694092@example.com

Fill in the details to create a credit facility.

Facility Amount
5000 USD
0.06772795 BTC collateral required (BTC/USD: \$91,191.00)

Terms Template
Lava Bank Terms

Credit Facility Terms

Interest Rate (APR)	12%	Initial CVL (%)	160
Duration	12 Months	Margin Call CVL (%)	135
Accrual Interval	End Of Day	Liquidation CVL (%)	125
Incurrence Interval	End Of Day		

U

Step 4

Step 5: Verify Credit Facility Creation

A success message and confirmation page should appear, indicating that the credit facility has been successfully created.

Welcome to Lava Bank

+ Create

Credit Facilities

Credit Facility created successfully

Step 5

Update Collateral

Step 6: Visit Credit Facility Page

Navigate to the credit facility's detail page.

Welcome to Lava Bank

+ Create

Credit Facilities

Step 6

Step 7: Click Update Collateral Button

Click on the update collateral button to open the collateral update form.

Credit Facility

Update Collateral

Update Credit Facility Collateral

Enter the new collateral amount for this credit facility.

Credit Facility ID 28d07ce7-9d2e-4a61-a34b-f10e18aba215

Current Collateral 0.00000000 BTC

Expected Collateral 0.06776837 BTC

New Collateral

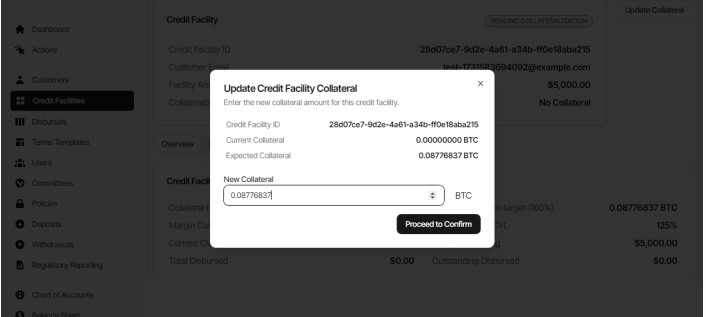
Enter new collateral amount BTC

Proceed to Confirm

Step 7

Step 8: Enter New Collateral Value

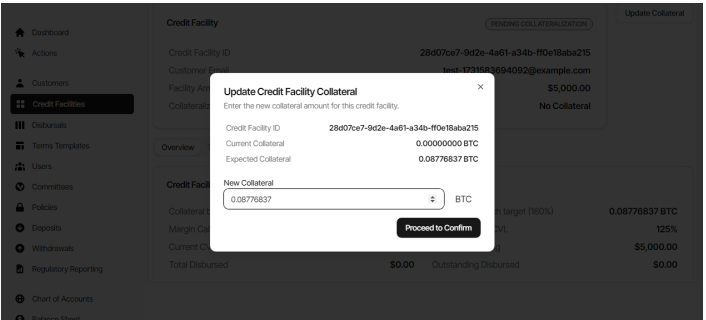
Enter the updated collateral amount, for example, 140.



Step 8

Step 9: Confirm Collateral Update

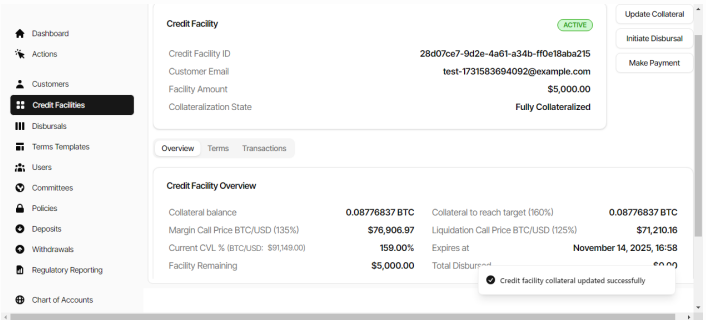
Click to confirm the collateral update.



Step 9

Step 10: Verify Credit Facility Status

Ensure that the status is updated to “ACTIVE”.

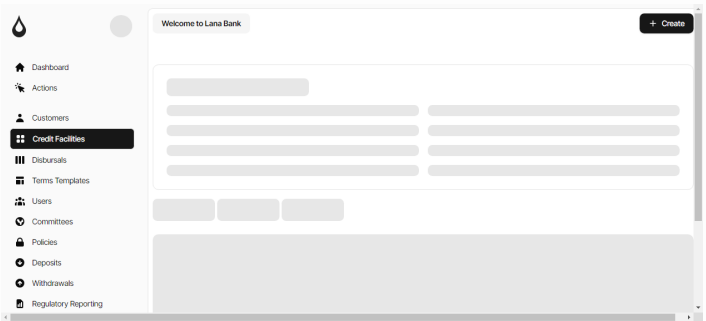


Step 10

Initiate Disbursal

Step 11: Visit Credit Facility Page for Disbursal

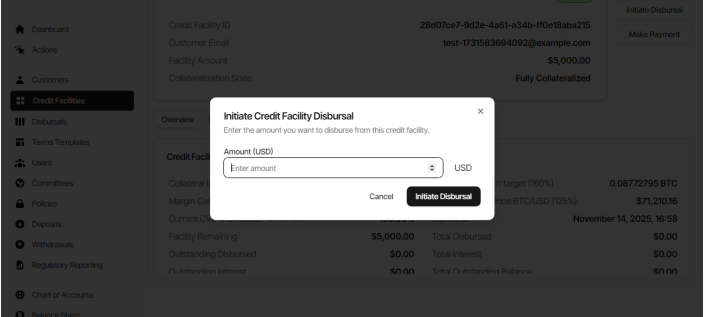
Go to the credit facility page to initiate a disbursal.



Step 11

Step 12: Click Initiate Disbursal Button

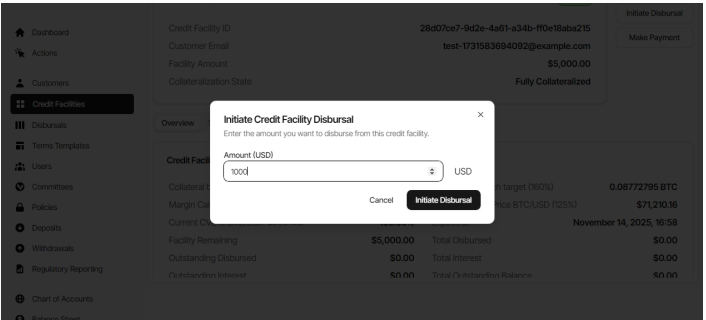
Select the button to initiate the disbursal.



Step 12

Step 13: Enter Disbursal Amount

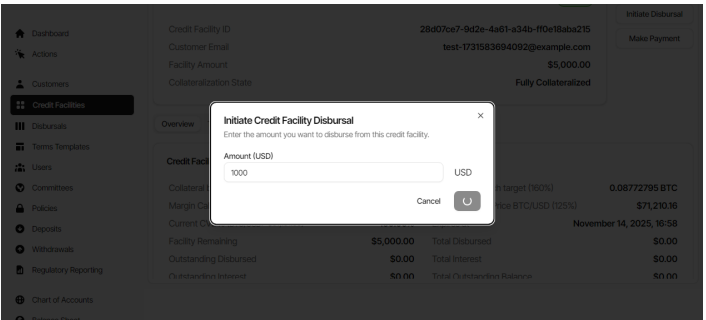
Input the disbursal amount, such as 1000.



Step 13

Step 14: Submit Disbursal Request

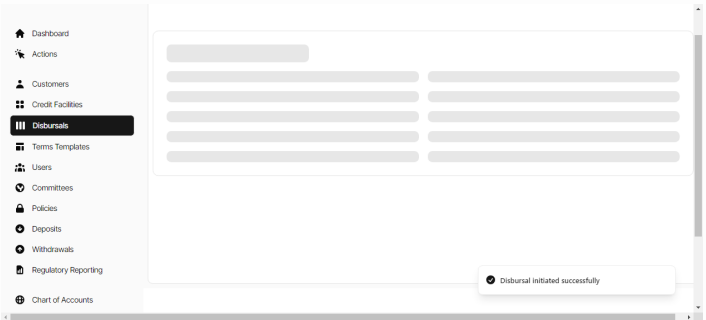
Submit the disbursal request.



Step 14

Step 15: Disbursal Page

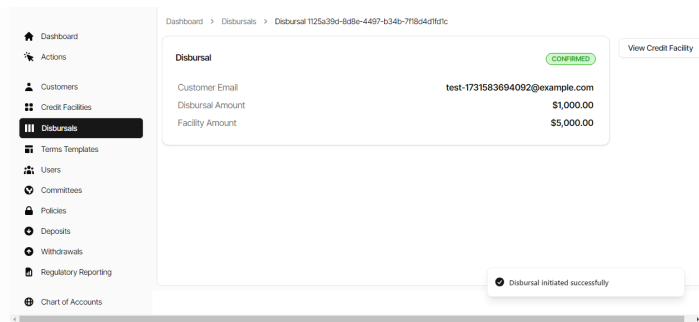
Verify that you are taken to the disbursal details page.



Step 15

Step 16: Disbursal Success Message

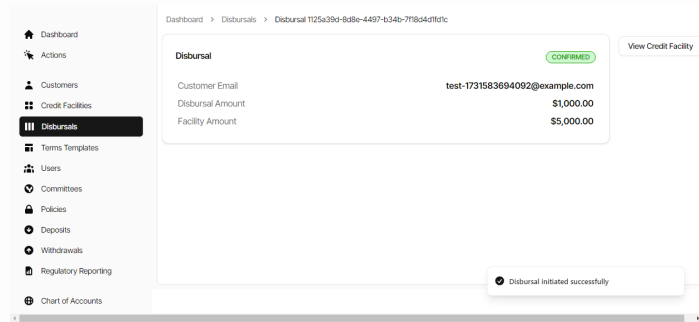
A success message should confirm that the disbursal was initiated successfully.



Step 16

Step 17: Verify Disbursal Status

Check that the disbursal status shows as “CONFIRMED”.



Step 17

This guide provides a complete walkthrough for managing a credit facility, from creation to collateral update and disbursal.