

3 Interfaces

Angkasa

1. checking and follow as usual, ZZ2, ZZ4
2. if not defined rules, apply below auto splitting
 - a. Received < expected
 - i. check if borrower have any active account
 - ii. if yes,
 1. deduct from the active account which highest monthly repayment amount
 - iii. if no,
 1. all balance go to the latest inactive account
 - b. Received > expected
 - i. check if borrower have any active account
 - ii. if yes,
 1. deduct each account accordingly
 2. check any account in arears,
 - a. if yes,
 - i. all balance amount go to the account having highest arears (delay) account
 - b. if no,
 - i. all balance go to the latest active account.
 - iii. if no,
 1. all balance go to the latest inactive account

Others

1. checking and follow as usual, ZZ2, ZZ4

Bendahari

Scenario of deduction interface file

| | | |
|------------|-----------------|-----|
| Borrower A | Account 1 | 250 |
| Borrower A | CIF / Account 2 | 500 |

in fact the item2 with CIF/ Account 2 have another of splitting, which is

| | |
|-----------------------------|-----|
| CIF / Account 2 – Account 2 | 300 |
| CIF / Account 2 – Account 3 | 200 |