November 15, 2016

CMC approved concerns and answers: For Sir Bryan

1. Deductions should be incorporated in the loan classification details (under development)
2. Loan classification details – for interest to be fixed and not maximum (under development)
3. Loan class will identify each loan type to be availed e.g. CA, Incentives, MO1, FS 2, (finalize usage of term) etc. and will vary according to interest rates and deductions
   1. This may refer to the changes in the loan programs like we will (under development)
4. Client Record – all fields are required (for CI purposes since we no longer require CI form 1) (what happens when information is not available? Is partial entry of data not allowed? )
5. Take photo – close up since this will adjust in the screen
6. Recent list of client record – we have to set how many days recent. This is for easy opening of client record – 7 days (this will be a setting to be set accordingly)
7. Loan acct type – must be incorporated in the loan classification details (under development)
8. CI reports – drop down lists for reasons for denying the loan application and remarks for recommending of certain amount. c/o CCD (under development)
9. List of competitors not yet incorporated – to be included in the loan assessment and anytime we can add or delete names of competitors (under development)
10. Identify documents that needs in alerts c/o CMC
    1. Identity Documents (valid ID’s)
    2. Requirements – upon release (need to discuss)
    3. Reloans – contact numbers, address, email, co-maker (if applicable) (is this related to item #4 above)
11. Loan assessment portion should be incorporated (under development)
12. CMC to decide if we will continue with the loose leaf or should we continue using manual OR but will issue only randomly or per request. Since the new system can now directly send the payment disclosure to the clients email accounts or thru sms. (for Sir Bryan, if possible payment disclosure shall be sent both to email and sms) – for new system we will use still loose leaf (ability to send thru email or SMS will not be available for this version)
13. Assess if Education is necessary under reference data
14. Official Receipt – in the presentation, we will present the regular, all incentives and Cash Advance.

CONCERNS – Client Record

1. Referred by – we cannot add new names in the list (can referees be individuals other than existing clients?)
2. Disable Landlord and its corresponding contact number if present address is not rented (under development)
3. What is the difference between the boxes filled with light yellow color compared to pure white background? (light yellow colored boxes are “read-only” and data entry is not allowed. These will be populated after selecting an item from a “Search window”, ex. Referee search, employer search, etc. Will be shown on the next demo.)
4. Cannot take photo in my unit (is a camera present in the unit? is the camera in use by other applications)?
5. Age of client is critical since we have loan programs that limit the loanable amount depending on their age at maturity of the loan. It shall be included in the loan classification details to automatically remind the processor that approved term is beyond the age limit. (need to discuss. Is there a table for reference? )
6. Family and references – no space between Lastname, Firstname. Middle name is disabled in adding new reference (sometimes it will not function) (this is a bug and will be fixed on the next demo)
7. Add relation drop down under references the following: (available on next demo)
   1. Neighbor
   2. Friend
   3. In law
8. Use caps lock to all information in the client record
9. Is reference information will not automatically be forwarded if the said reference will be our client? After I manually encoded the name of referrer, the client search for such name was duplicated. (it should. Will show in the next demo)
10. How can we add Parent Group in group list? (will be explained in the demo on how this works)
11. Please refer below for the sample loan classifications:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Loan Type** | **Parent Group** | **Group** | **Class Name** | **Sub-Group** |
| Salary | DEPED | GINGOOG DISTRICT | Diminishing 1 | Gingoog Central School |
| Pension | Pension | GSIS | Straight 2 | Pensioner |
|  |  | SSS | Cash Advance | Survivor |
| Allotment | Allottee | Seamen Allottee | Straight 1 | Seamen Allottee |

1. What do you mean by Employer Name under employer list? Does it refer to the Parent Group? (will be explained in the demo on how this works)
2. Address under employment info is disabled. I cannot enter the texts. (address is retrieved from the employer list window. Will be explained in the next demo on how this works.)
3. If possible the bank account info under branch will be the same with the bank name that we will just select the branch and shall not update the bank list because there will be a possibility that the encoder will forget to save the changes made in the client record just to update the bank list since it is on a separate window. (will be explained in the demo on how this works)
4. If we can assign client ID number only when there is already a release for the first time. New applications should have a separate title like “Applications”. It will be transferred to Active clients once the loan was released for the first time. (Every time a person’s record is saved in the system, whether client or otherwise, an ID is assigned to it automatically. It is the only way of making the record unique).
5. “Row cannot be located for updating. Some values may have been changed since it was last read” – what does it mean? (where does this happen? How to duplicate?)
6. Where can we incorporate the requirements? The requirements are submitted partially upon application and the rest is upon release. It must included in the alerts notification. (need to discuss)
7. Can we set our own alert status if in the future there are information not defined previously and we decide to add another data to include in the alert. (unfortunately, this is not possible)
8. Client record succeeding reloans will be updated, can we view the previous information? For tracking purposes like if the client transferred to a new address (this is not possible.)
9. Loan assessment will be extracted from the system thru PDF and shall be sent to area office for approval of Area Manager just in case the latter cannot access the system especially during travel.
10. If there are changes in our loan program (loan classification list), can we incorporate the changes according to effectivity date? And if possible we can indicate document number for easy tracing.
11. Filtering of old loan programs to avoid errors in case there are new loan programs (old loan programs will be “deactivated” and won’t be available for selection)
12. Maximum loanable amount for two regular account should not exceed certain amount of which the branch has the option on how much will be assigned to certain regular account but not to exceed the maximum loanable amount for regular account. (under development)