
APEX CORE BANKING SYSTEM

USER MANUAL

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Preface

This document encompasses modules that are handled by financial institutions.

This user guide is organized as shown in Table 1.

Table 1 Document Organization

Chapter	Description
Working with System Security Module	Describes assignation of user rights as well as unlocking users in the system
Working with General Ledger Module	Describes how users should maintain accounts that are not client related.
FAQ	Lists the frequently asked questions related to the Apex Core Banking product.

Audience

This document is for both front office and back office users in banks such as tellers, customer service providers as well as managers who can perform operations such as managing client records, maintaining client's account and handling bank transactions.

Document Conventions

Table 2 describes the conventions followed in this user guide.

Table 2 Conventions Used

Item	Convention
keywords	boldface font
Menu items and button names	boldface font
Selecting a menu item	System Security > Role Fields Security
Variables you enter	<i>Italics</i> font.

Note means reader take note. Notes contain helpful suggestions.

Getting Started

Introduction to Apex Core Banking Application

The Apex Core Banking application is a complete and comprehensive banking suite application that runs on a windows environment. It assists the banks by centralizing all the operations of the bank and automating the bank processes. Apex Core banking provides a gateway module that enables uploading check off transactions.

This system contains exclusive features that allow it to easily integrate with other delivery mediums that financial institutions may have. Some of the key features it offers are easy data uploads, automated processes, advanced audit and security tools as well as platforms allowing support for many currencies as well as many languages support which make the system efficient and effective to use.

Logging into the Apex User Interface

The Apex User Interface is a visual part that helps the user get to the login screen of the Apex Banking system by keying the URL in the browser address bar.

To log into Apex User Interface:

1. Launch the application by entering the URL (<http://<<ipaddress>>:<<portno>>>) in the browser address bar.

where, *ipaddress* is the IP Address of the host; and *portno* is the port no of the host.

The Login Screen is displayed:

Figure 1 Login Screen



2. Enter the Branch identification number in **Branch ID** and press the **Tab** key.
3. Enter the users' credentials in **UserName**.
4. Click Login to log into the Apex Core Banking User Interface.

5. To close the branch switching window, click **Cancel**.

Logging out of the Apex User Interface

To log out of the Apex Core Banking User Interface:

1. Mouse hover the **Start** icon.
2. Choose System **Logoff**.

A confirmation window appears. Click **Yes** to log out.

Viewing the various modules of Apex Core Banking Application

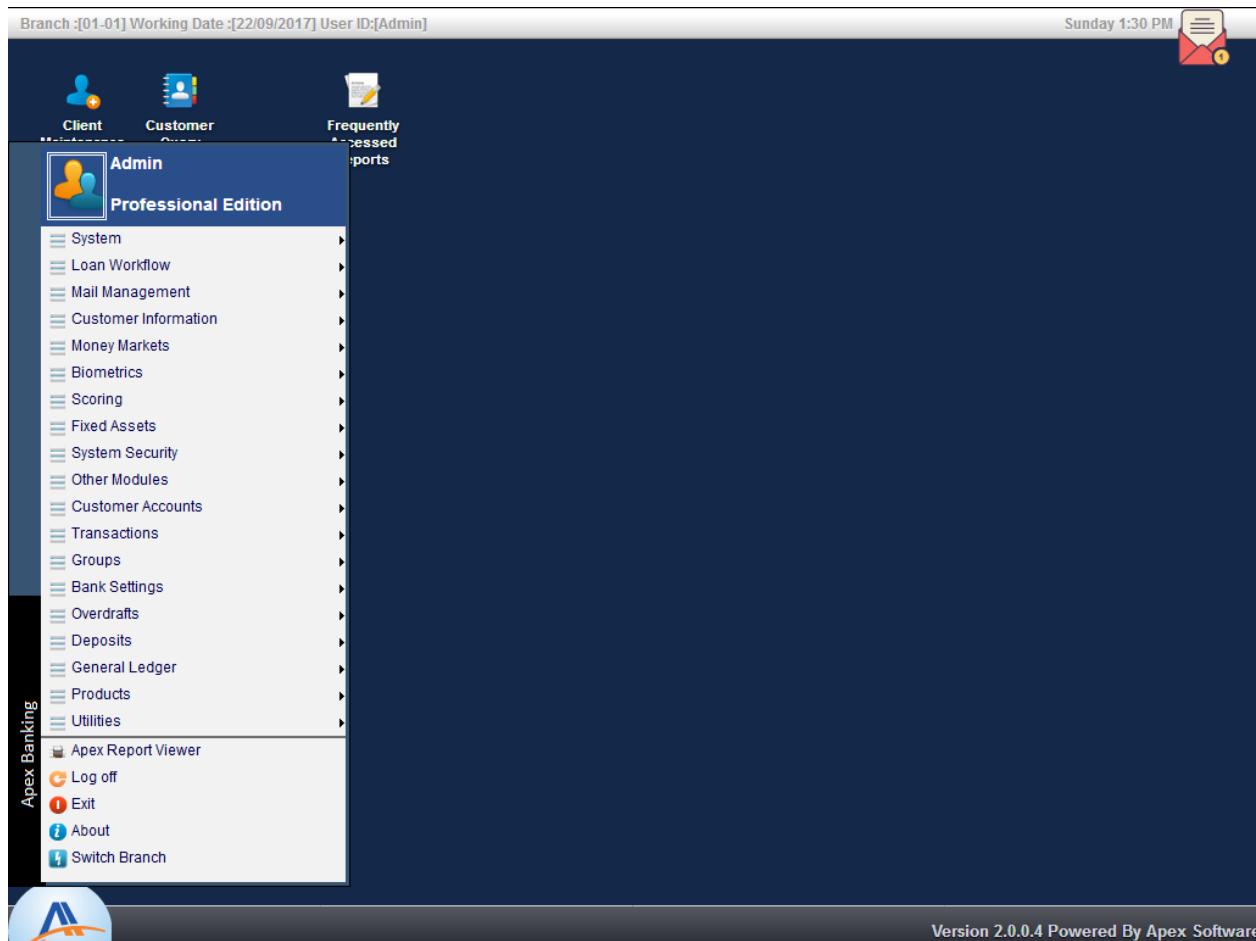
These are the features found in the apex banking System.

To view various modules of Apex Core Banking application:

1. Log into the Apex Core Banking User Interface. See section Logging into the Apex User Interface for details.
2. Press function + F11 key to view the full screen.
3. Mouse hover the **Start** icon.

The main modules are displayed.

Figure 2 Main Modules



Switching the Bank Branch

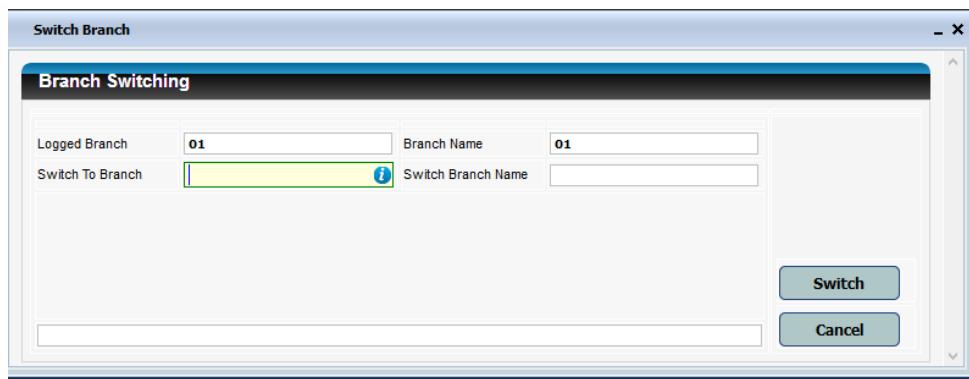
This is used where there are more than one branch and the user want to switch to another branch.

To switch the bank branch:

1. Mouse hover the **Start** icon, and choose **Switch Branch**.

The Branch Switching window is displayed:

Figure 3 Branch Switching Window



2. Enter the number of the branch to be switched to in **Switch to Branch**.
3. Enter the name of the new branch in **Switch Branch Name**.
4. Click **Switch** to switch the bank branch.

The branch gets changed.

To close the branch switching window, click **Cancel**.

Various Elements in the Screen

Figure 4 Screen Elements

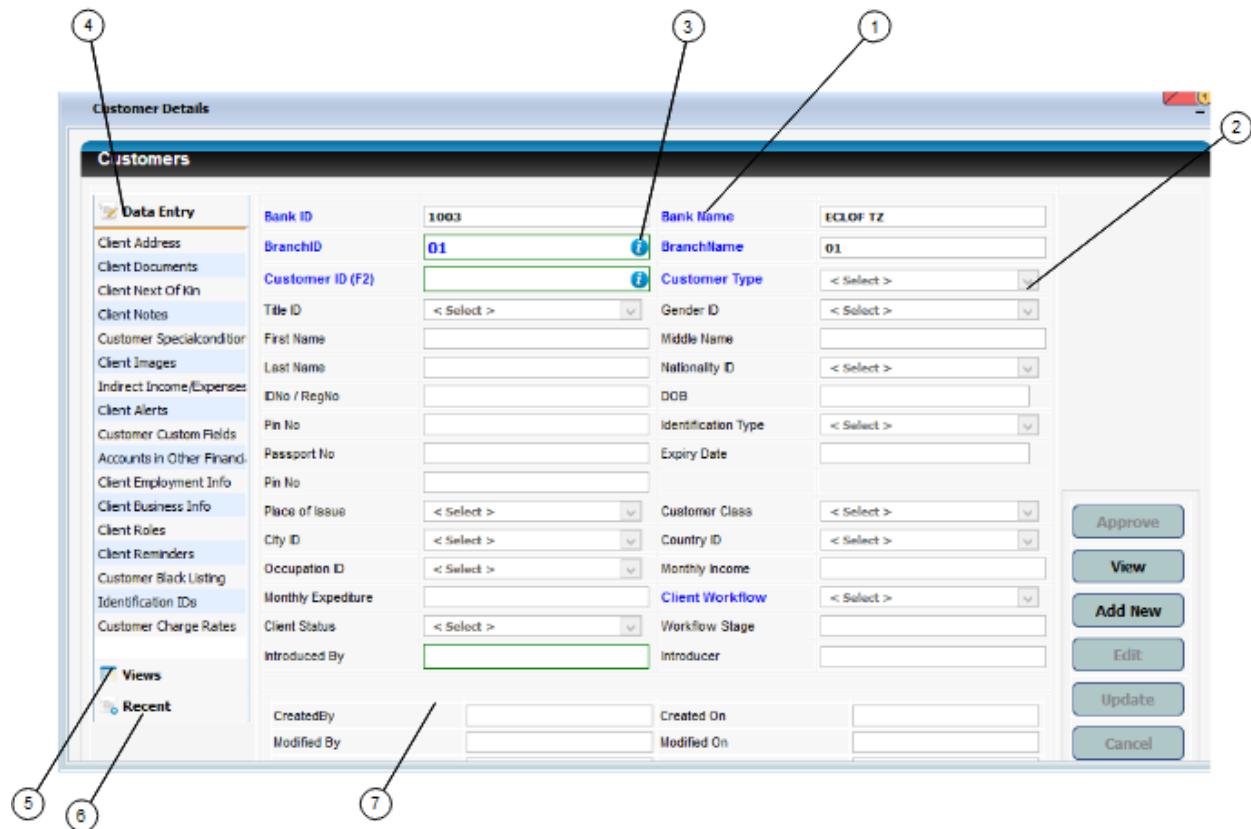


Table 3 Label Description

Label	Description
1	All blue colored fields are mandatory fields.
2	Drop down buttons allow you to expand to see more information.
3	The icon allows one to populate a list from a table.
4	DataEntry – Allows the user to add, edit and save the data specific to each submodules of Apex application. The submodules listed under DataEntry and the command buttons in each submodule may vary from one employee to another based on their job description.
5	View – This allows the user to view data. The submodules listed under View may vary from one employee to another based on their job description.
6	Recent Activities – The recent activities display the most recent actions performed by the user.

Label	Description
7	Behind the Scene – This is auto filled by the system once the user enters the required information. It keeps track of the changes done in the system such as details of the user who performed the action, as well as the date and time of action.

Behind the Scene

Table 4 Behind the Scene - Field Description

Field Name	Description
Created By	Displays the name of the person who has created a record.
Modified By	Displays the name of the person who has modified a record.
Created On	Displays the date when the record was created.
Modified On	Displays the date when the record was modified.

Working with System Security Module

This is among the very first modules set up by a new user in Apex Core Banking. It enables creating user roles based on the operational structure of specific institutions. It also allows assignation of user rights as well as unlocking users in the system. User roles are based on the hierarchy structure of the institution and the authority vested with the personnel. To access Apex Core Banking, permission must be granted to the user by the assigned system administrator. Authorization to access system resources is controlled by defining user privileges. The user can access the system by specifying the login credentials provided.

This module covers the following functionalities:

- Terminal Restrictions
- Access Time Restriction
- Role Fields Security
- Rights to Roles
- System Users
- Add User to Branches
- **Error! Reference source not found.**
- **Error! Reference source not found.**
- Application Data Locks
- Audit Trail

Terminal Restrictions

This module is used to impose on a user to Login from particular Terminal (workstation) to the Apex Core Banking System. This restricts the user to work from the specified terminals.

This section covers the following topics:

- Adding a Terminal Restriction
- Editing a Terminal Restriction
- Deleting a Terminal Restriction

Adding a Terminal Restriction

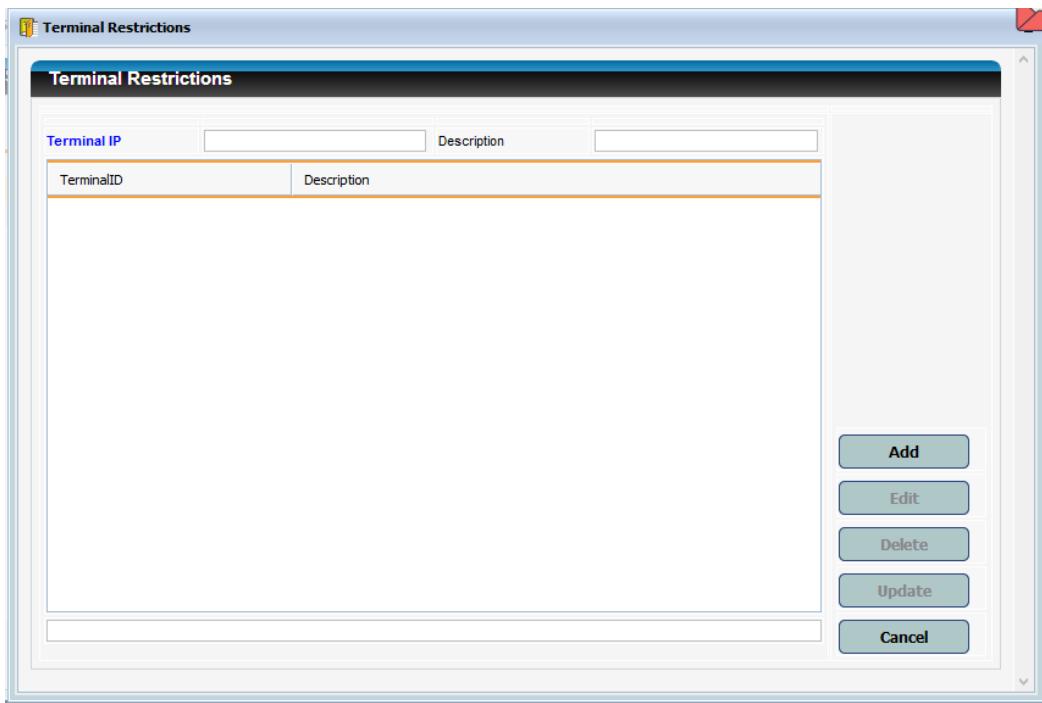
To add a terminal restriction:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
The System Users Screen is displayed.
2. Enter the user identification in **User ID**.
3. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Terminal Restrictions**.

The Terminal Restrictions Screen is displayed:



5. Click **Add**.
6. Enter the workstations IP address in **Terminal IP**.
7. Enter a brief description of the workstation in **Description**.
8. Click **Update**.

The terminal entered is displayed on the grid.

To abort/discard the changes, click **Cancel**

Editing a Terminal Restriction

To edit a terminal restriction:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
2. The System Users Screen is displayed.
3. Enter the users' identification in **User ID**.
4. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Terminal Restrictions**.

The Terminal Restrictions Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

The terminal entered is displayed on the grid.

To abort/discard the changes, click **Cancel**

Deleting a Terminal Restriction

To delete a terminal restriction:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.

The System Users Screen is displayed.

2. Enter the users' identification in **User ID**.
3. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Terminal Restrictions**.

The Terminal Restrictions Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Access Time Restriction

Users can be permitted to access the Apex Core Banking Suite only for a specific time dependent on the financial institution mainly restricted to the bank's working hours. The time for which Apex Core Banking can be accessed by the user can be defined by the time restriction module.

This section covers the following topics:

- Adding a Time Restriction
- Editing a Time Restriction
- Deleting a Time Restriction

Adding a Time Restriction

To add a time restriction:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.

The System Users Screen is displayed.

2. Enter the users' identification in **User ID**.
3. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Time Restrictions**.

The Time Restrictions Screen is displayed:

The screenshot shows a software interface titled "Access Time Restrictions" with a sub-section titled "Time Restrictions". The main area contains a table with columns: "Day of Week", "Allow From", "Allow Till", and "Zone Difference". Below this is a larger grid with columns: "Day of Week", "From Time", "To Time", "Zone Diff.", and "Difference". On the right side of the screen, there is a vertical toolbar with buttons labeled "Add", "Edit", "Delete", "Update", and "Cancel".

5. Click **Add**.
6. Enter the day of the week which time should be allowed in **Day of the Week**.
7. Enter the earliest time which should be allowed in **Allow From**.
8. Enter the latest time which should be allowed in **Allow Till**.
9. Select either a positive or negative zonal difference from the **Zonal Difference** drop down list.
10. Click **Update**.

The time entered is displayed on the grid.

To abort/discard the changes, click **Cancel**

Editing a Time Restriction

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
The System Users Screen is displayed.
2. Enter the users identification in **User ID**.
3. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Time Restrictions**.

The Time Restrictions Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

The time entered is displayed on the grid.

To abort/discard the changes, click **Cancel**

Deleting a Time Restriction

To add a time restriction:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.

The System Users Screen is displayed.

2. Enter the users' identification in **User ID**.
3. Click **View**.

The details specific to the entered user identification will be displayed.

4. Choose **DataEntry > Time Restrictions**.

The Time Restrictions Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Role Fields Security

This feature enables the system administrator to limit access to particular fields of a module for a specified group of users. This section covers the following topics:

- Editing the Field Security Settings
- Viewing the Field Security Settings

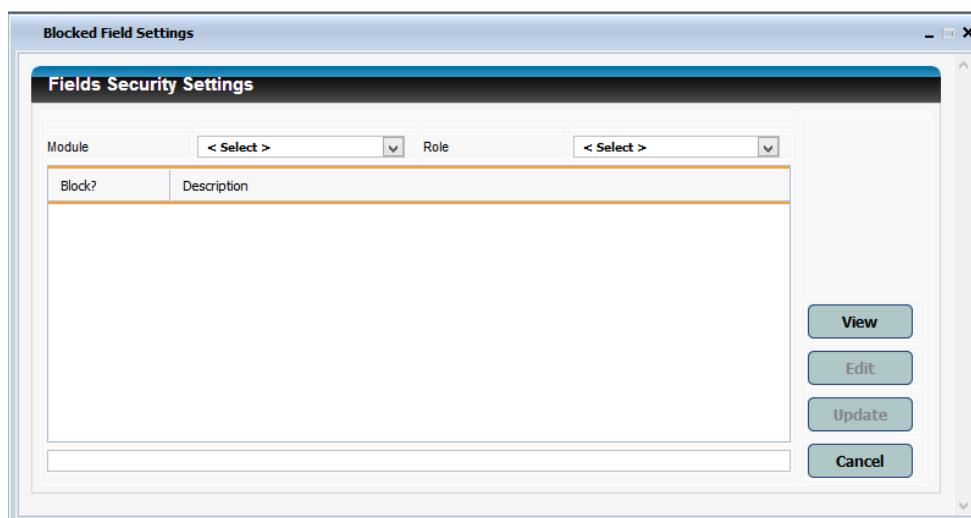
Editing the Field Security Settings

To edit the field security settings:

1. Mouse hover the **Start** icon, and choose **System Security > Role Fields Security**.

The Role Fields Security Screen is displayed:

Figure 5 Role Field Security Settings Screen



2. Select a module name from the **Module** drop down list.
3. Select a role from the **Role** drop down list.
4. Click **View**.
5. Click **Edit**.

6. Modify the required fields.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

[Viewing the Field Security Settings](#)

To view the field security settings:

1. Mouse hover the **Start** icon, and choose **System Security > Role Fields Security**.

The Role Fields Security Screen is displayed.

2. Select a module name from the **Module** drop down list.
3. Select a role from the **Role** drop down list.
4. Click **View**.

[Rights to Roles](#)

Rather than enumerating modules in the system for each user and assigning privileges, role based access control allows administrators to specify access control. These controls provide a central object which is a role that a user is assigned to. A role directly implies authorization permissions on the defined set of resources and modules. Once a role is created, module level access rights can be specified to the role.

This section covers the following topics:

- Editing the Rights to Roles

[Editing the Rights to Roles](#)

To edit the rights to roles:

1. Mouse hover the **Start** icon, and choose **System Security > Rights to Roles**.

The Rights to Roles Screen is displayed:

Figure 6 Rights to Roles Screen

Branch :[01-01] Working Date :[22/09/2017] User ID:[admin]

Sunday 3:38 PM

2. Select a role from the **Role** drop down list.
3. Click **Edit**.
4. Modify the required fields.
5. Click **Update**.

To abort/discard the changes, click **Cancel**

This module enables the access to be defined to the granular level of posting and supervision limits. It also enables the administrator to specify if the role has supervisory mandate or the role requires to be supervised.

System Users

This module helps the interaction of the user with the Apex Core Banking Software by the administrator. Sensitive settings are set here such as the period each user will be allowed to access the system, whether the user can serve as a system administrator as well as the different types of users.

This section covers the following topics:

- Adding a System User
- Viewing a System User
- Editing a System User
- Exiting a System User

Adding a System User

To add a system user:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.

The System Users Screen is displayed:

Figure 7 System User Screen

The screenshot shows the 'System Users' data entry screen. The left sidebar has 'Data Entry' selected. The main area contains fields for User ID, Password, Role, Active, Narration, Employee ID, Change Password Next Log In, Language, Trust Level, Confirm Password, Is System Admin, InActive Reason, User Type, Is Locked, and Exited On. Below this is a section for External Users with fields for Full Names, P.O Box, ID No, E-Mail, User Category, City, Contact No, and Remarks. On the right side, there are buttons for View, Add New, Edit, Exit User, Update, and Cancel.

2. Enter the users' identification in **User ID**.
3. Click **View**, to verify the user doesn't exist.
4. Click **Add New**.
5. Enter a password for the new user in **Password**.
6. Confirm the new users' password in **Password**.
7. Select a role of the new user from the **Role** drop down list.
8. Specify whether the user is a system administrator by checking the **Is System Admin** checkbox.
9. Select whether the user is active or not from the **Active** drop-down list. If deactivating a user, Select the reason for inactivity from the **InActive** drop-down list.
10. Enter a short description in **Narration**. This is optional.
11. Select the type of user from the **User Type** drop down list. The options vary from employee, shareholders/ directors, external auditors etc
12. To lock the user from accessing the account and if the user is locked and the administrator wants to unlock it, check or uncheck the **Is Locked** checkbox.
13. If the user should change their password on the next login, check the **Change Password Next Login checkbox**.
14. Select the language to use from the **Language** drop down list. This specifies the default language for the user.
15. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a System User

To view a system user:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.

The System Users Screen is displayed.

2. Click **View**.

Editing a System User

To edit a system user:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
The System Users Screen is displayed.
2. Click **View**.
3. Click **Edit**.
4. Modify the required Fields.
5. Click **Update**.

Exiting a System User

To exit a system user:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
The System Users Screen is displayed.
2. Enter the users' identification in **User ID**.
3. Click **View**.
4. Click **Exit User**.
5. The system updates **Exited On** based on when the user was existed and account locked.

Add User to Branches

This module allows the administrator to add users to branches so that they can access the system. This is carried out through selecting the branch role in the drop-down menu.

This section covers the following topics:

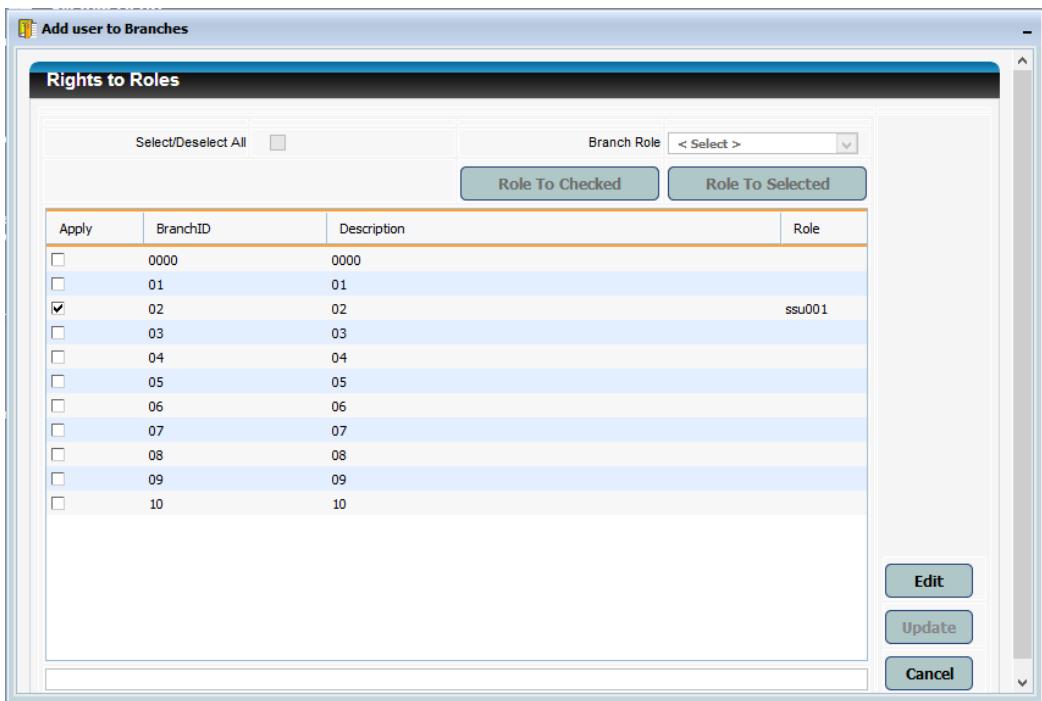
- Editing a User

Editing a User

To edit a user:

1. Mouse hover the **Start** icon, and choose **System Security > System Users**.
The System Users Screen is displayed.
 2. Enter the users' identification in **User ID**.
 3. Click **View**.
- The details specific to the entered user identification will be displayed.
4. Choose **DataEntry > Add User to Branches**.

The Add User to Branches Screen is displayed:



5. Click **Edit**.
6. Check the **Select/Deselect All** checkbox to either select all or deselect all the checkboxes.
7. Select the role of a branch from the **Branch Role** drop down list.
8. Select either the **Role to Checked** or **Role to Selected**.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

Application Data Locks

This module enables the user to release data that's blocked for editing in other modules.

This section covers the following topics:

- Releasing a System Data Lock

Releasing a System Data Lock

1. Mouse hover the **Start** icon, and choose **System Security > Application Data Locks**.

The Application Data Locks Screen is displayed:

Figure 8 Application Data Locks Screen

Release System Data Locks							
Data Locks							
Select	RowID	BranchID	DataBranch	LockedMod	ModuleName	PK	LockedBy
<input type="checkbox"/>	1508	01	01	8728	Group Collection		GroupCollection01Af rehema
<input type="checkbox"/>	1566	10		5008	Adhoc Charges		FeeCollection10CLIE AUGUST
<input type="checkbox"/>	1632	10		5008	Adhoc Charges		FeeCollection10ACC AUGUST

Release **Cancel**

2. Select a locked record from the grid provided.
3. Click **Release**.

To abort/discard the changes, click **Cancel**

Audit Trail

This module is used as a log of everything that happens in the Apex Core Banking software.

This section covers the following topics:

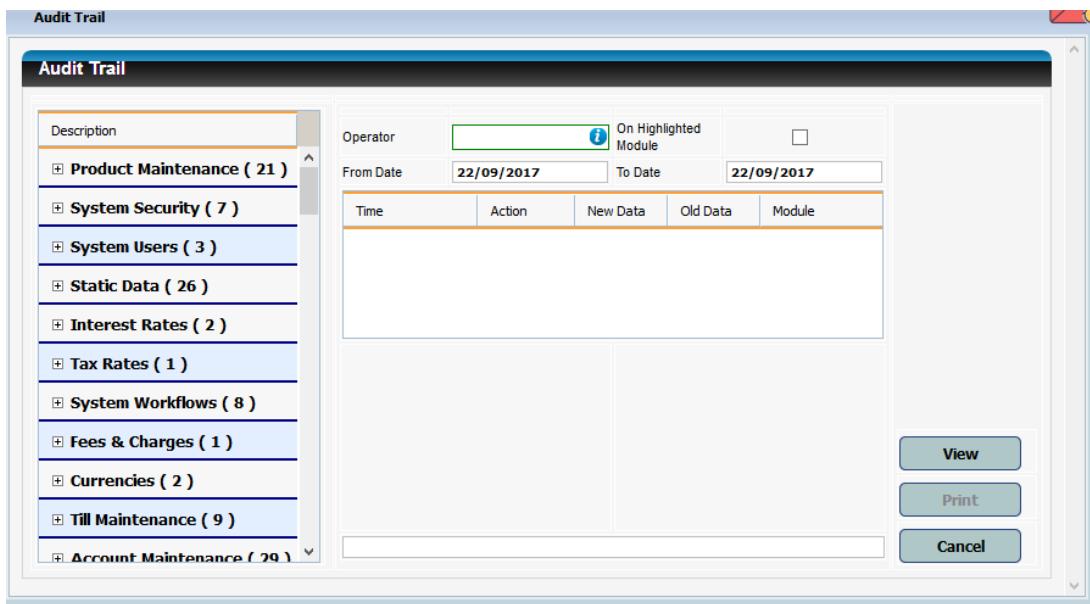
- Viewing the Audit Trail

Viewing the Audit Trail

1. Mouse hover the **Start** icon, and choose **System Security > Audit Trail**.

The Audit Trail Screen is displayed:

Figure 9 Audit Trail



2. Select operator identification from **Operator**.
3. Enter the start date of the audit trail in **Start Date**.
4. Enter the last date of the audit trail in **To Date**.
5. Select a sub module to be trailed from the main module in the description column.
6. Click **View**.

To abort/discard the changes, click **Cancel**.

NB:

Click the **Print** button to print the audit trail.

Working with Customer Information Module

The customer information module allows a new client to be created and his/her details captured. This module allows the user to maximize on the 'Know Your Customer' hence details such as occupation; monthly income and DOB are captured. If there are additional fields not provided for by the system the module provides a platform (user defined field) where a user can define their own. This module also allows the user to maintain client relations, for example signatories, next of kin and family members. The next of kin however does not have to be a client of the bank.

This module covers the following functionalities:

- Individual Customers
- Corporate Customers
- Workflow Share Payments
- Client Workflow Approval
- Customer Query
- Collateral Maintenance
- **Error! Reference source not found.**

Individual Customers

This section covers the following topics:

- Viewing Customer Details
- Editing Customer Details
- Approving Customer Details

Figure 10 Customer Details Screen

The screenshot shows a software application window titled "Customer Details". The main title bar is "Customer Details". The window has a toolbar at the top with icons for "New", "Open", "Save", "Print", "Exit", "Copy", "Paste", "Delete", "Find", "Select All", "Help", and "About". Below the toolbar is a menu bar with "File", "Edit", "View", "Tools", and "Help". The main area is titled "Customers". On the left, there is a sidebar with a tree view containing nodes like "Data Entry", "Client Address", "Client Documents", "Client Next Of Kin", "Client Notes", "Customer Specialcondition", "Client Images", "Indirect Income/Expenses", "Client Alerts", "Customer Custom Fields", "Accounts in Other Financi", "Client Employment Info", "Client Business Info", "Client Roles", "Client Reminders", "Customer Black Listing", "Identification IDs", "Customer Charge Rates", "Views", and "Recent". The main form area contains various input fields and dropdown menus for entering customer details. The fields include: Bank ID (1003), BranchID (01), Customer ID (F2), Title ID (< Select >), First Name, Last Name, IDNo / RegNo, Pin No, Passport No, Place of Issue (< Select >), City ID (< Select >), Occupation ID (< Select >), Monthly Expenditure, Client Status (< Select >), Introduced By, CreatedBy, Modified By, Bank Name (ECLOFTZ), BranchName (01), Customer Type (< Select >), Gender ID (< Select >), Middle Name, Nationality ID (< Select >), DOB, Identification Type (< Select >), Expiry Date, Customer Class (< Select >), Country ID (< Select >), Monthly Income, Client Workflow (< Select >), Workflow Stage, Introducer, and Created On/Modified On. To the right of the form are several buttons: "Approve", "View", "Add New", "Edit", "Update", and "Cancel".

Table 5 Personal Details

Field Name	Description
Customer ID	Enter the customer identification in Customer ID .
Customer Type	Select the type of customer from the Customer Type drop down list.
Gender	Select the gender of the client from the Gender drop down list.
First Name	Enter the first name of the client.
Middle Name	Enter the middle name of the client.
Last Name	Enter the last name of the client.
National ID	Select the type of identification from the National ID drop down list.
Date of Birth	Check this checkbox, if the client is aware of the date of birth. Select the date of birth of the client from the calendar.
PIN NO	Enter the client's pin number in PIN No.
Identification Type	Select the client's identity from the Identification Type drop down list. The user can select one of the below from the drop-down list: Driving license Passport Voters Card ID Card
Passport No	Enter the passport number in Passport No.
Expiry Date	Select the expiry date of the passport from the calendar.
Pin No	Enter the customers pin number in Pin No.
Place of Issue	Select where the pin was issued from the Place of Issue drop down list.
Customer Class	Select whether the customer belongs to Group Clients or Individual Clients in the drop down list.
City ID	Select the city identification from the City ID drop down list.
Country ID	Select the country identification from the Country ID drop down list.
Occupation ID	Select the occupation identification from the Occupation ID drop down list.
Monthly Income	Enter the customer's monthly income in Monthly Income .

Field Name	Description
Monthly Expenditure	Enter the customer's monthly expenditure in Monthly Expenditure .
Client Workflow	Select the client's workflow from the Client Workflow drop down list.
Workflow Stage	Enter the workflow stage of the client in Client Workflow . A client status can be either pending at client approval or approved). A client with the workflow stage reading as Pending at client approval means that there is an action that the customer needs to complete for example pay the registration fee or submit registration documents so that his/her registration can be complete. An approved customer is one who has paid all the registration fee required, submitted all the necessary documentation and his registration is now complete.
Introduced By	Enter the name of the person who introduced the client to the financial institution in Introduced By .
Introducer	

1. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing Customer Details

To view customer details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.

Editing Customer Details

To edit customer details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Approving Customer Details

To approve customer details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.
4. Click **Approve**.

Client Address

This module allows the user to maintain more client addresses for cases where the client has multiple addresses.

This section covers the following topics:

- Adding a Clients Address
- Viewing a Clients Address
- Editing a Clients Address

Adding a Clients Address

To add clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Address**.

The Client Address Screen is displayed:

Figure 11 Client Address Screen

Client Address Information			
Address Type	< Select >		
Address #1	<input type="text"/>		
Address #2	<input type="text"/>		
Physical Address	<input type="text"/>		
City ID	< Select >	Country ID	< Select >
Phone #1	<input type="text"/>	Phone #2	<input type="text"/>
Mobile #	<input type="text"/>	Fax #	<input type="text"/>
Email	<input type="text"/>	Zip Code	<input type="text"/>
Street/Road	<input type="text"/>	Land Mark	<input type="text"/>
Default Address	<input type="checkbox"/>	Estate	<input type="text"/>
House Number	<input type="text"/>	Residence	< Select >
CreatedBy	<input type="text"/>	Created On	<input type="text"/>
Modified By	<input type="text"/>	Modified On	<input type="text"/>
Supervised By	<input type="text"/>	Supervised On	<input type="text"/>

5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.

7. Click **Add New**.
8. Enter the primary address in **Address #1**.
9. Enter an alternative address in **Address #2**.
10. Enter the client's physical address in **Physical Address**.
11. Select the city identification from the **City ID** drop down list.
12. Select the country identification from the **Country ID** drop down list.
13. Enter the primary phone number in **Phone#1**.
14. Enter the secondary phone number in **Phone#2**.
15. Enter the mobile number in **Mobile#**.
16. Enter the fax number in **Fax#**.
17. Enter the clients email identification in **Email**.
18. Enter the client's zip code in **Zip Code**.
19. Enter the name of the street or road of the client in **Street/Road**.
20. Enter any landmark near where the client lives in **Land Mark**.
21. If the client has a default address, select the **Default Address** checkbox.
22. Enter the estate where the client lives in **Estate**.
23. Enter the house number of the client in **House Number**.
24. Select the residence of where the client lives in **Residence**.
25. Click **Update**.

To abort/discard the changes, click **Cancel**

[Viewing a Clients Address](#)

To view clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Address**.
The Client Address Screen is displayed.
5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.

[Editing a Clients Address](#)

To edit clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Address**.
The Client Address Screen is displayed.
5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.
7. Click **Edit**.
8. Modify the required fields.

9. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Documents

This module is used to document and save the details of different documents that are to be managed by the organization with respect to its clients.

This section covers the following topics:

- Adding a Clients Documents
- Editing a Clients Documents
- Deleting a Clients Documents

Adding a Clients Documents

To add a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.

The Client Documents Screen is displayed:

Figure 12 Client Documents Screen

The screenshot shows the 'Client Documents' application window. At the top, there are input fields for 'Document Type' (set to 'Image (jpg)'), 'Document ID', 'Document Group', and dropdowns for 'Remarks' and 'Document Name'. Below these is a large text area labeled 'File:' with a note: '*NB: Upload Each File Individually'. At the bottom of this area are three buttons: 'Add file', 'Upload', and 'Clean'. To the right of this area is a vertical column of buttons: 'Download', 'Add', 'Edit', 'Delete', 'Update', and 'Cancel'. At the very bottom of the window are four more buttons: 'Alter', 'Remove', 'Save', and 'Abort'.

5. Click **Add**.

6. Select the type of document from the **Document Type** drop down list.

7. Enter any remarks you may have in **Remarks**.

8. Enter the document identification in **Document ID**.

9. Enter the name of the document in **Document Name**.
10. Select the expiry date of the document from the **Valid Upto** calendar date box.
11. Select the document by Clicking **Add File** in File.
12. Click **Upload**.
13. Click **Update**.

To abort/discard the changes, click **Cancel**

[Editing a Clients Documents](#)

To edit a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.
5. Click **View**.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

[Deleting a Clients Documents](#)

To delete a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.
5. Select an item from the grid displayed.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

[Client Next of Kin](#)

This feature is used to maintain client relations which include next of kin, brothers, signatories and directors. The purpose of next of kin is so that in the event the account holder dies, is incapacitated or is living abroad (for a long period of time) the relation has access to the account and can transact with it.

This section covers the following topics:

- Adding a Clients Next of Kin
- Viewing a Clients Next of Kin

- Editing a Clients Next of Kin
- Deleting a Clients Next of Kin

Adding a Clients Next of Kin

To add a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed:

Figure 13 Client Next of Kin Screen

Customer ID	Customer Name	Remarks	Relationship Type

5. Enter the client's next of Kin identification in **Next of Kin ID**.
6. Click **View**.
7. Click **Add**.
8. Enter the name of the next of kin in **Next of Kin Name**.
9. Select the relation to the next of kin from the **Relation Type ID** drop down list.
10. Enter any remarks you may have in **Remarks**.
11. Enter the client's identification number in **ID Number**.
12. Enter the clients address in **Address**.
13. Enter the client's telephone number in **Telephone**.
14. Enter the client's mobile number in **Mobile**.
15. Enter the client's physical address in **Physical Address**.
16. Select the country of the client from the **Country** drop down list.
17. If there are more details to be given, enter these through the fields provided in **More Details** fields 1-6.

18. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Clients Next of Kin

To view a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Enter the client's next of Kin identification in **Next of Kin ID**.

6. Click **View**.

Editing a Clients Next of Kin

To edit a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Enter the client's next of Kin identification in **Next of Kin ID**.

6. Click **Edit**.

7. Modify the required fields.

8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a Clients Next of Kin

To delete a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Select an item from the grid displayed.

6. Click **Delete**.

7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Client Notes

These are notes that the user writes for future reference regarding the client.

This section covers the following topics:

- Adding Client Notes
- Editing Client Notes
- Deleting Client Notes

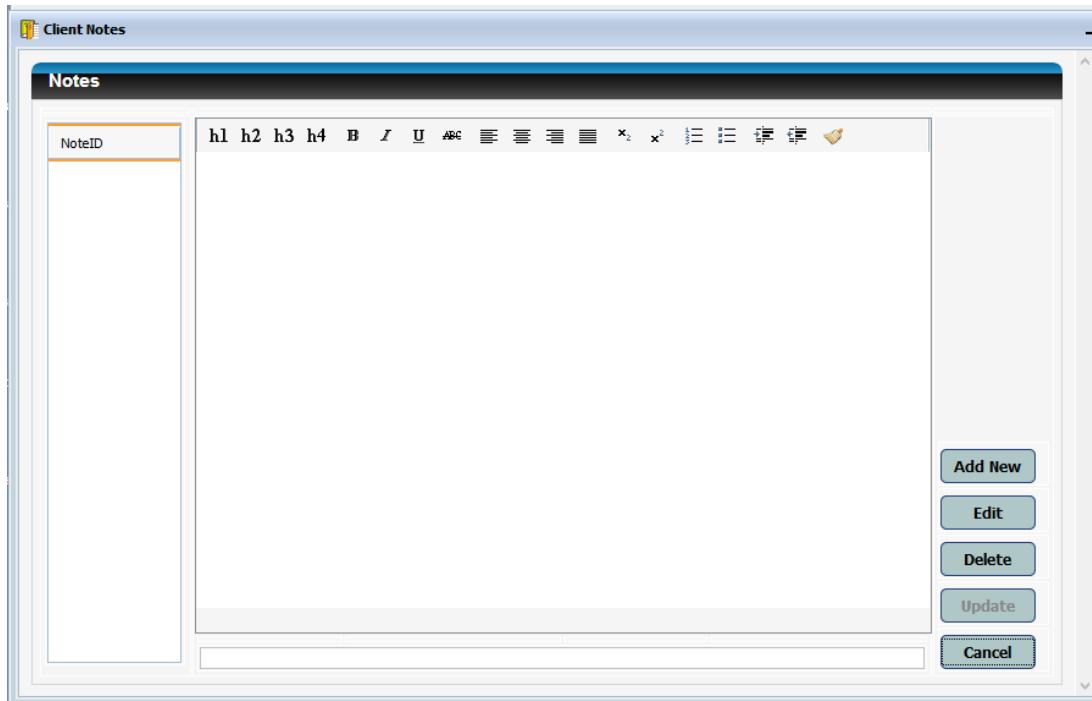
Adding Client Notes

To add client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Notes**.

The Client Notes Screen is displayed:

Figure 14 Client Notes Screen



5. Click **Add New**.
6. Enter the text in client note in the text field provided.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing Client Notes

To edit client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

- The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
 3. Click **View**.
The details specific to the entered customer identification will be displayed.
 4. Choose **DataEntry > Client Notes**.
The Client Notes Screen is displayed.
 5. Select the particular note from the left hand column.
 6. Click **Edit**.
 7. Modify the required fields.
 8. Click **Update**.
To abort/discard the changes, click **Cancel**

[Deleting Client Notes](#)

To delete client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Notes**.
The Client Notes Screen is displayed.
5. Select the particular note from the left-hand column.
6. Click **Delete**.
7. Click **Ok** in the pop up window.
To abort/discard the changes, click **Cancel**

[Customer Special Conditions](#)

At times, a certain activity may occur that is out of the ordinary e.g. an offer. These activities need to be maintained hence the need for the customer special conditions module. It enables the user ease of access to change the way the system works normally to special conditions.

This section covers the following topics:

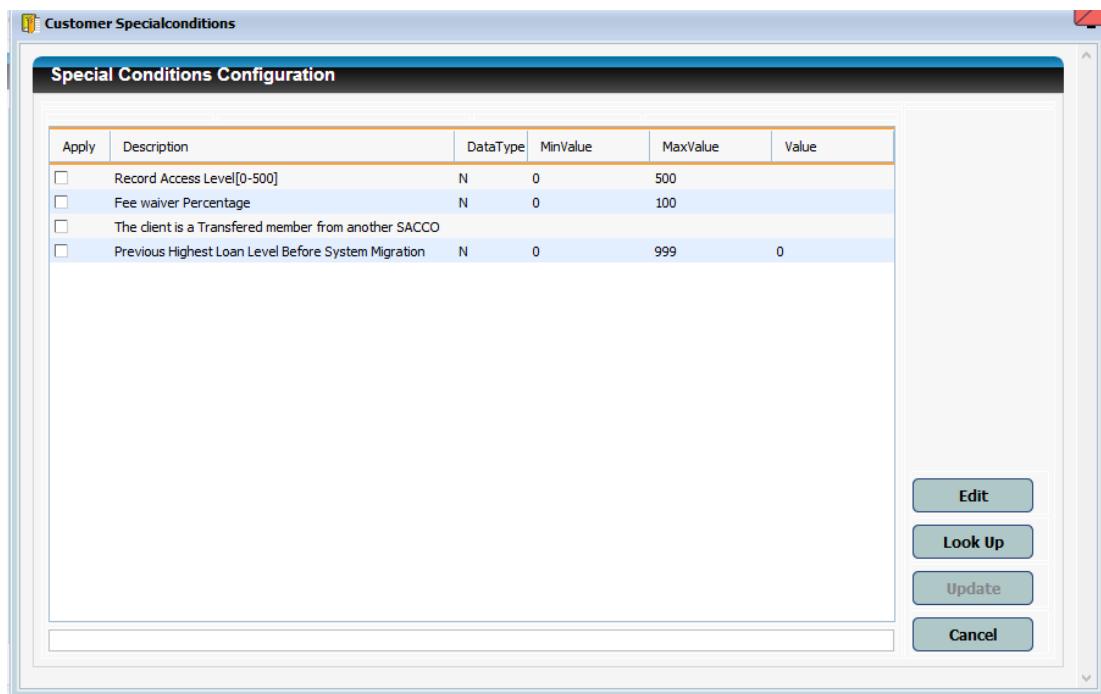
- Editing Customer Special Conditions

[Editing Customer Special Conditions](#)

To add client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Customer Special Conditions**.
The Customer Special Conditions Screen is displayed:

Figure 15 Customer Special Conditions Screen



5. Click **Edit**.
6. Select an item from the grid.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Images

This module helps the user to capture the photograph and signature of the client during data entry.

This section covers the following topics:

- Adding Client Images

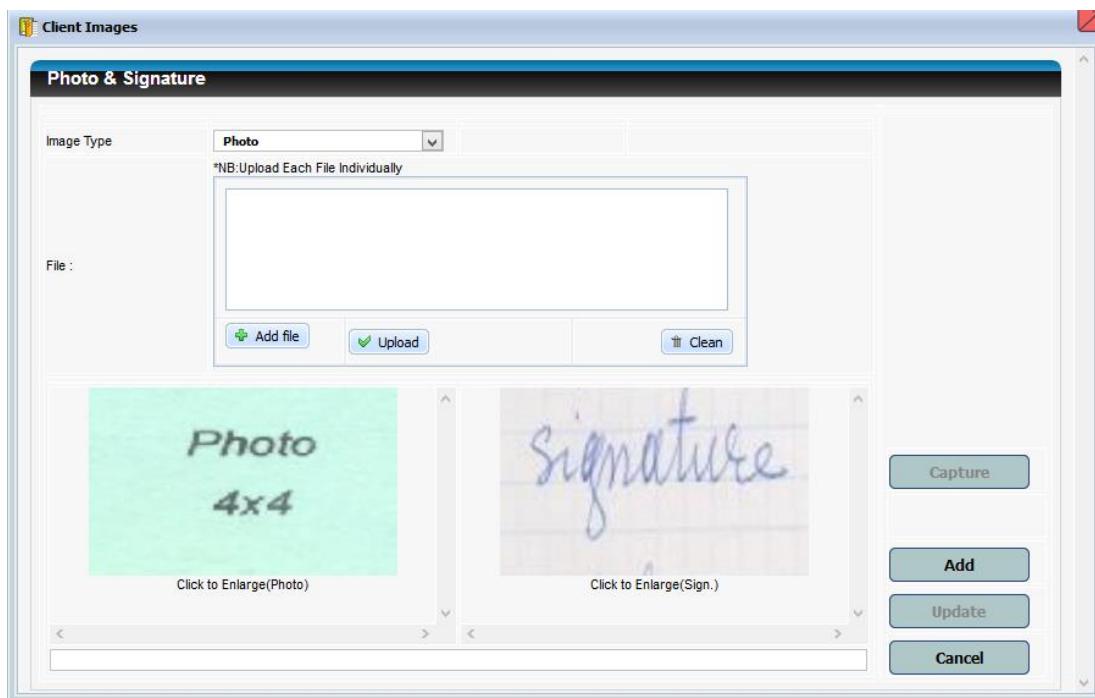
Adding Client Images

To add client images:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Images**.

The Client Images Screen is displayed:

Figure 16 Client Images Screen



5. Select a type of image from the **Image Type** drop down list.
6. Click **Add**.
7. Select a file by clicking **Add File**.
8. Click **Upload**.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

NB: You may upload only (JPEG, JPG,GIF) documents.

Indirect Income/Expenses

This is a feature used to add and delete Indirect Income/Expenses of a customer.

This section covers the following topics:

- Adding Indirect Income/Expenses
- Deleting Indirect Income/Expenses

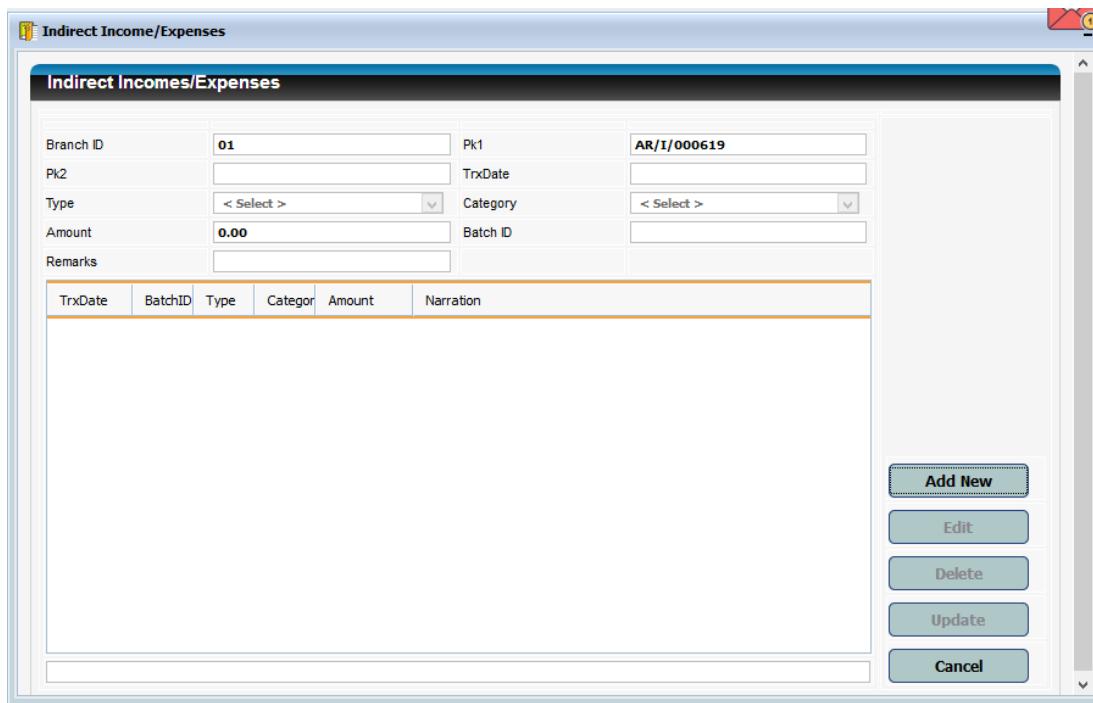
Adding Indirect Income/Expenses

To add client images:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Indirect Income/Expenses**.

The Indirect Income/Expenses Screen is displayed:

Figure 17 Indirect Income/Expenses Screen



5. Click **Add New**.
6. Select the transaction date from the **TrxDate** date box.
7. Select whether indirect income or expenditure from the Type **drop** down list.
8. Select the category from the **Category** drop down list.
9. Enter the amount in **Amount**.
10. Enter the batch identification in **Batch ID**.
11. Enter any remarks you may have in **Remarks**.
12. Click **Update**.

To abort/discard the changes, click **Cancel**.

[Editing Indirect Income/Expenses](#)

To edit indirect income/expenses:

1. Mouse hover the Start icon, and choose **Customer Information > Customer Details**.
2. The Customer Details Screen is displayed.
3. Enter the customer identification in **Customer ID**.
4. Click **View**.
5. The details specific to the entered customer identification will be displayed.
6. Choose **DataEntry > Indirect Income/Expenses**.
7. The Indirect Income/Expenses Screen is displayed.
8. Select the indirect income/expenses from the grid.
9. Click **Edit**.
10. Modify the required fields.
11. Click **Update**.
12. To abort/discard the changes, click **Cancel**

[Deleting Indirect Income/Expenses](#)

To delete client notes:

1. Mouse hover the Start icon, and choose **Customer Information > Customer Details**.
2. The Customer Details Screen is displayed.

3. Enter the customer identification in **Customer ID**.
4. Click **View**.
5. The details specific to the entered customer identification will be displayed.
6. Choose **DataEntry > Indirect Income/Expenses**.
7. The Indirect Income/Expenses Screen is displayed.
8. Select the indirect income/expenses from the grid.
9. Click **Delete**.
10. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Client Alerts

This feature is used where a client needs to be notified about something.

This section covers the following topics:

- Editing a Client Alert

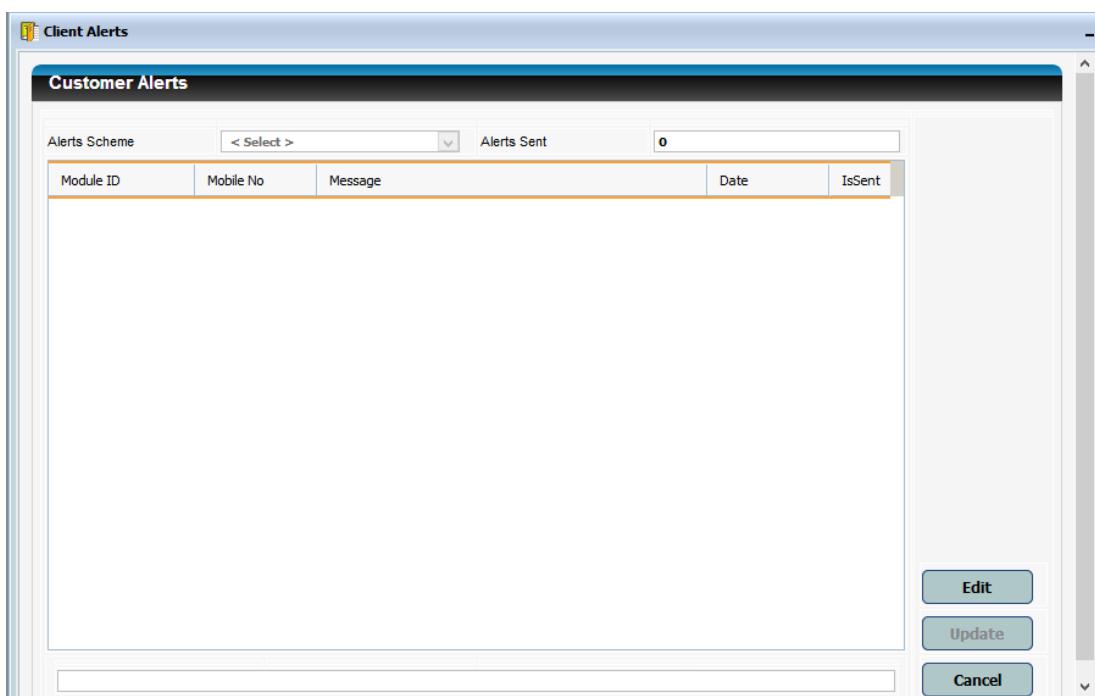
Editing a Client Alert

To edit a client alert:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Alerts**.

The Client Alerts Screen is displayed:

Figure 18 Client Alerts Screen



5. Click **Edit**.
6. Select an Alert scheme from the Alerts Scheme drop down list.

7. Select an item from the grid.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Custom Fields

This module is used to add fields which the system does not provide. The user defines the fields on the front end and no developer intervention required.

This section covers the following topics:

- Editing a Customer Custom Field

Editing a Customer Custom Field

To edit a customer custom field:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.

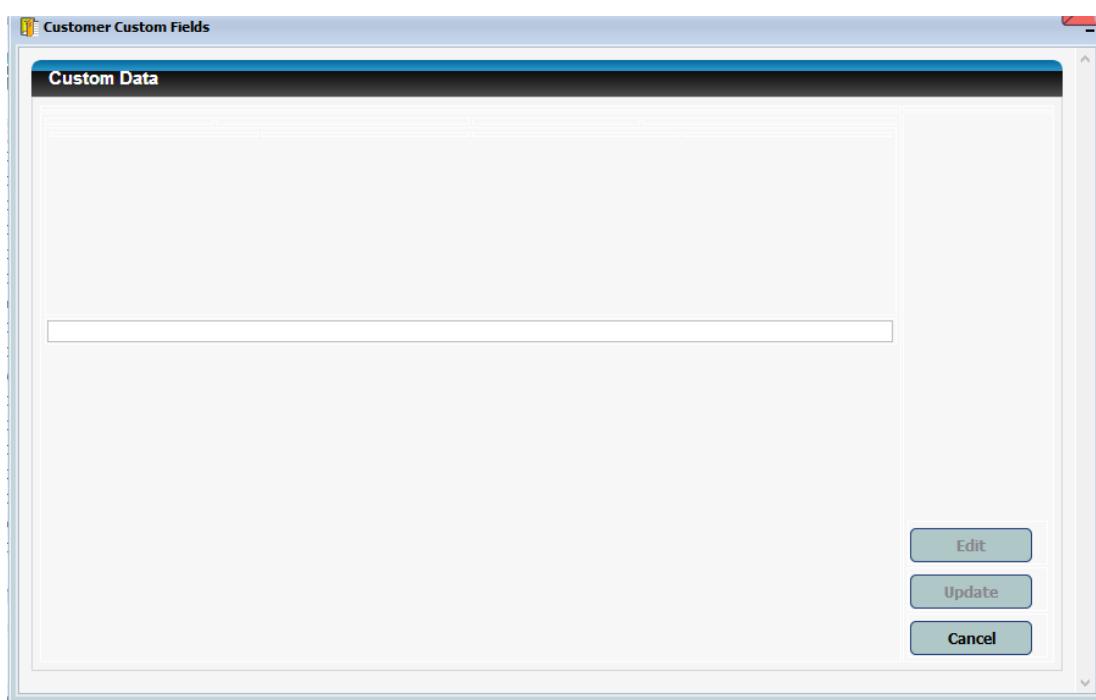
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Customer Data Screen**.

The Customer Data Screen is displayed:

Figure 19 Customer Data Screen



Accounts in Other Financial Institutions

This module is used to maintain user accounts in other financial institutions such as banks, microfinance institutions and Saccos.

This section covers the following topics:

- Adding an Account in Other Financial Institutions
- Editing an Account in Other Financial Institutions
- Deleting an Account in Other Financial Institutions

Adding an Account in Other Financial Institutions

To add an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.

The Accounts in Other Financial Institutions Screen is displayed:

Figure 20 Accounts in Other Financial Institutions Screen

5. Click **Add New**.
6. Enter the institution identification in **Institution ID**.
7. Enter the name of the institution in **Institution Name**.
8. Enter the branch identification in **Branch ID**.
9. Enter the name of the branch in **Branch Name**.
10. Select the type of account from the **Account Type** drop down list.
11. Enter the account identification in **Account ID**.
12. Enter the amount advanced in **Advanced Amount**.
13. Select the currency to use from the **Currency** drop down list.
14. Select the advanced date from the **Date Advanced** date box.
15. Select the repayent frequency from the **Repayment Frequency** drop down list.
16. Enter the period of repayment in **Repayment Period**.
17. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing an Account in Other Financial Institutions

To edit an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.
The Accounts in Other Financial Institutions Screen is displayed.
5. Select the particular indirect income/expenses from the grid.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.
9. To abort/discard the changes, click **Cancel**

Deleting an Account in Other Financial Institutions

To delete an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.
The Accounts in Other Financial Institutions Screen is displayed.
5. Select the account in other financial institutions from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.
To abort/discard the changes, click **Cancel**.

Client Employment Info

This module helps the user to maintain the client's employment information such as type of employment, where they work and their duty station.

This section covers the following topics:

- Adding Client Employment Details
- Editing Client Employment Details
- Deleting Client Employment Details

Adding Client Employment Details

To add the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.

- The details specific to the entered customer identification will be displayed.
- Choose **DataEntry > Client Employment Info Screen**.

The Client Employment Info Screen is displayed:

Figure 21 Client Employment Info Screen

The screenshot shows the 'Client Employment Info' application window with the title 'Employment Details'. The form contains various input fields and dropdown menus for entering employment information. On the right side, there is a vertical toolbar with buttons for 'Add New', 'Edit', 'Delete', and 'Update'.

Employment Type	< Select >	Business Name						
Contract Type	< Select >	Employee No						
Address			Telephone					
Mobile No			Physical Address					
Business Type	< Select >	Sub Category	< Select >					
Products / Services								
Station			Department					
Length Of Service(Months)	0	Designation						
Employment Active	< Select >	Gross Salary	0.00					
Statutory Deductions	0.00	Other Deductions	0.00					
Net Income	0.00	RetirementDate						
Employer	Employer	Phone	Mobile	Phy.Address	Emp. No	Len. Of Service	Active	ContractType

- Click **Add New**.
- Select the type of employment from the **Employment Type** drop down list.
- Enter the name of the business in **Business Name**.
- Select the type of contract from the **Contract Type** drop down list.
- Enter the employee number in **Employee No**.
- Enter the address of the employee in **Address**.
- Enter the telephone number in **Telephone**.
- Enter the mobile number in **Mobile No**.
- Enter the physical address in **Physical Address**.
- Select the type of business from the **Business Type** drop down list.
- Select a sub category of the business type from the **Sub Category** drop down list.
- Enter the products or services offered in **Products/Services**.
- Enter the station in **Station**.
- Enter the department in **Department**.
- Enter the length of service in terms of months in **Length on Service (Months)**.
- Enter the designation in **Designation**.
- Enter the gross salary in **Gross Salary**.
- Enter the statutory deductions in **Statutory Deductions**.
- Enter other deductions charged in **Other Deductions**.
- Enter the net income offered in **Net Income**.
- Select the date of retirement from the **Retirement Date** datebox.
- Click **Update**.

To abort/discard the changes, click **Cancel**

Editing Client Employment Details

To edit the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Employment Info Screen**.
The Client Employment Info Screen is displayed:
5. Select the indirect income/expenses from the grid.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.
To abort/discard the changes, click **Cancel**

[Deleting Client Employment Details](#)

To delete the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Employment Info Screen**.
The Client Employment Info Screen is displayed:
5. Select the particular client employment details from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.
To abort/discard the changes, click **Cancel**.

[Client Business Info](#)

This module helps the user to maintain the client's business information such as type of business, type of ownership and address.

This section covers the following topics:

- Adding Client Business Details
- Editing Client Business Details
- Deleting Client Business Details

[Adding Client Business Details](#)

To add the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Business Info Screen**.

The Client Business Info Screen is displayed:

Figure 22 Client Business Info Screen

The screenshot shows the 'Client Business Info' window with a title bar. Below it is a section titled 'Business Details'. This section contains various input fields and dropdown menus for entering business information. To the right of the input fields is a grid table with columns labeled 'Name', 'Ownership', 'Ratio', 'Telephone', 'MobileN', 'EMail', 'Start Date', and 'Active'. On the far right of the window are five buttons: 'Add New', 'Edit', 'Delete', 'Update', and 'Cancel'.

5. Click **Add New**.
6. Select the type of business from the **Business Type** drop down list.
7. Enter the name of the business in **Business Name**.
8. Select the type ownership from the Ownership drop down list.
9. Enter the percentage ownership in %age Ownership.
10. Enter the address of the business in **Address**.
11. Enter the telephone number in **Telephone**.
12. Enter the mobile number in **Mobile No**.
13. Enter the physical address in **Physical Address**.
14. Enter the electronic mail address in **Email**.
15. Enter the business or license number in **Business/License No**.
16. Select when the business began from the **Business Start Date** datebox.
17. Select the name of the city from the **City** drop down list.
18. Select the number of employees from the **No. of Employees** drop down list.
19. Select the turnover experienced monthly from the **Monthly Turnover** drop down list.
20. Select whether the business is active or not from the **Active** drop-down list.
21. Click **Update**.

To abort/discard the changes, click **Cancel**.

Editing Client Business Details

To edit the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Business Info Screen**.

The Client Business Info Screen is displayed.

5. Select the particular client business information from the grid.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting Client Business Details

To delete the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Business Info Screen**.

The Client Business Info Screen is displayed.

5. Select the client business information from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**.

Client Roles

This module allows a user to add and disable the various roles that are available for a client to use. Through a grid, a user can specify whether a role should be active or inactive.

This section covers the following topics:

- Adding Client Roles
- Disabling Client Roles

Adding Client Roles

To edit the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

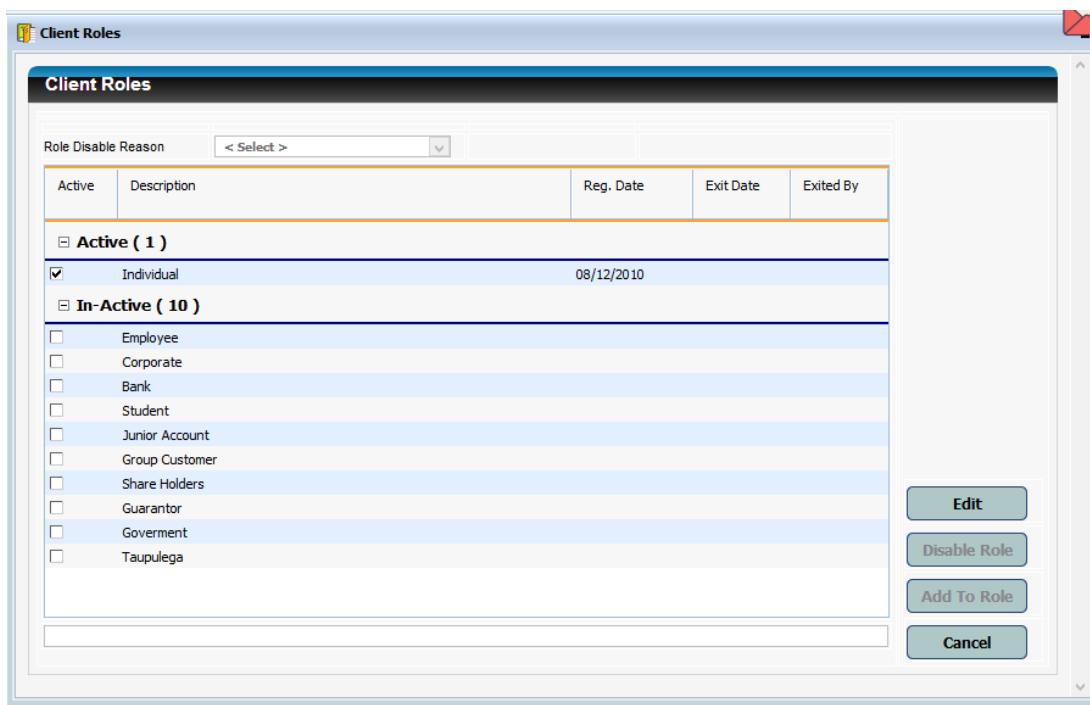
2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Roles Screen**.

The Client Roles Screen is displayed:

Figure 23 Client Roles Screen



5. Select an item from the **In-Active** grid.
6. Click **Add To Role**.
7. The item will successfully be added to the active role and displayed on the grid **Active**.

To abort/discard the changes, click **Cancel**

Disabling Client Roles

To disable the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Roles Screen**.
The Client Roles Screen is displayed.
5. Select an item from the **Active** grid.
6. Click **Disable Role**.
7. The item will successfully be disabled and displayed on the grid **In-Active**.

To abort/discard the changes, click **Cancel**

Client Reminders

This module helps the user to mark reminders for any type of accounts. Whenever any user accesses the module, these reminders will be flashed. This Remainder details are useful to serve better and get any documents/ information from the customer.

This section covers the following topics:

- Adding a Client Reminder
- Editing a Client Reminder

- Deleting a Client Reminder

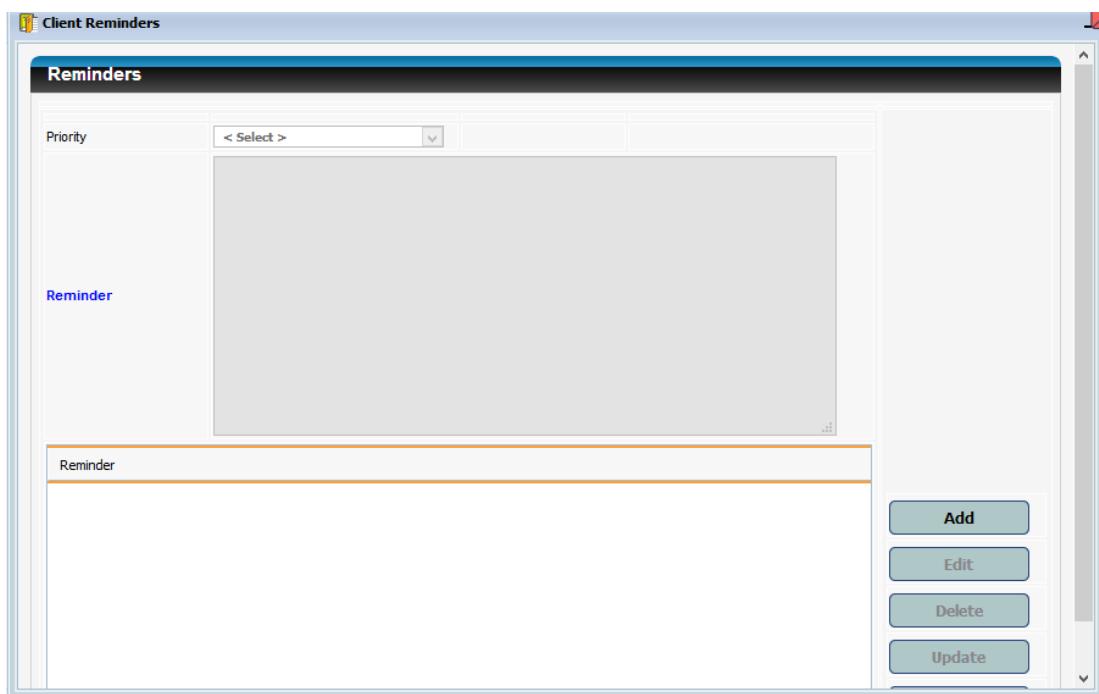
Adding a Client Reminder

To add a client reminder:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Reminders Screen**.

The Client Reminders Screen is displayed:

Figure 24 Client Reminders Screen



5. Click **Add**.
6. Select the priority of the reminder from the Priority drop down list.
7. Enter the Reminder in **Reminder**.
8. Click **Update**.

To abort/discard the changes, click **Cancel**.

Editing a Client Reminder

To edit a client reminder:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.
The Customer Details Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Reminders Screen**.

The Client Reminders Screen is displayed.

5. Modify the required fields.
6. Click **Update**.
7. To abort/discard the changes, click **Cancel**

Deleting a Client Reminder

To delete a client reminder:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Reminders Screen**.

The Client Reminders Screen is displayed.

5. Select the reminder from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**.

Customer Black Listing

This is a module set to blacklist or edit blacklist of a customer.

This section covers the following topics:

- To Blacklist a Customer
- To Edit a Blacklisted a Customer

To Blacklist a Customer

This module is used to maintain customers who are suspected or convicted of fraudulent, illegal or criminal activity, and therefore excluded from a service or penalized in some other manner.

To blacklist a customer:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Details**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Customer Black Listing Screen**.

The Customer Black Listing Screen is displayed:

Figure 25 Customer Black Listing Screen

5. Click **Add New**.
6. Select a reason for blacklisting from the **Black List Reason** drop down list.
7. Click **Update**.

To abort/discard the changes, click **Cancel**.

NB: The status of the customer is declared as pending as for the next stage; this can only be done by another user using the maker checker system.

Corporate Customers

This is a module used for creating institutional customers for example companies.

This section covers the following topics:

- Adding Corporate Customer Details
- Viewing Corporate Customer Details
- Editing Corporate Customer Details

Adding Corporate Customer Details

To add corporate customer details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Corporate Customer Details Screen is displayed:

Figure 26 Corporate Customer Details Screen

Corporate Customer Details

Customers

Data Entry

Client Address
Client Documents
Client Next Of Kin
Client Notes
Customer Specialcon
Client Images
Indirect Income/Expe
Client Alerts
Customer Custom File
Accounts in Other Fir
Client Employment In
Client Business Info
Client Roles
Client Reminders
Customer Black Listin

Views
Recent

Bank ID	1003	Bank Name	ECLOF TZ
BranchID *	01	BranchName	01
Customer ID * (F2)		Customer Type *	< Select >
Company Name *		Description *	
Registration No *		Registration Date *	
Pin No		Expiry Date	
Issue CityID	< Select >	Customer Class *	< Select >
City ID *	< Select >	Country ID *	< Select >
Operation Field	< Select >	Net Income	
Net Expenses		Client Workflow	< Select >
Client Status	< Select >	Workflow Stage	
Introduced By		Introducer	
CreatedBy		Created On	
Modified By		Modified On	
Supervised By		Supervised On	

Actions: View, Add New, Edit, Update, Cancel, Close

Table 6 Personal Details

Field Name	Description
Bank ID	Enter the bank identification in Bank ID .
Bank Name	Enter the name of the bank in Bank Name .
Branch Name	Enter the name of the branch in Branch Name .
Customer ID	Enter the customer identification in Customer ID .
Customer Type	Select the type of customer from the Customer Type drop down list.
Company Name	Enter the name of the company in Company Name .
Description	Enter a description of the company name in Description .
Registration Number	Enter the registration number of the company in Registration No .
Pin No.	Enter the company's pin number in Pin No .
Expiry Date	Select the expiry date from the calendar datebox.
Issue City ID	Select the issued city identification from the Issue City ID drop down list.
Customer Class	Select whether the customer belongs to Group Clients or Individual Clients from the drop-down list.
City ID	Select the city identification from the City ID drop down list.
Country ID	Select the country identification from the Country ID drop down

Field Name	Description
	list.
Operation Field	Select the field of Operation from the Operation Field drop down list.
Net Income	Enter the customer's net income in Net Income .
Net Expenses	Enter the customer's net expenditure in Net Expenses .
Client Workflow	Select the client's workflow from the Client Workflow drop down list.
Client Status	Select the status of the client from the Client Status drop down list.
Workflow Stage	Enter the workflow stage of the client in Client Workflow .
Introduced By	Enter the name of the person who introduced the client to the financial institution in Introduced By .
Introducer	

2. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing Corporate Customer Details

To view customer details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Corporate Customers Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

Editing Corporate Customer Details

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Corporate Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Address

This module allows the user to maintain more client addresses for cases where the client has multiple addresses.

This section covers the following topics:

- Adding a Clients Address
- Viewing a Clients Address
- Editing a Clients Address

Adding a Clients Address

To add clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Details Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Address**.

The Client Address Screen is displayed:

Figure 27 Client Address Screen

The screenshot shows the 'Client Address' application window. The title bar says 'Client Address'. The main area is titled 'Client Address Information'. It contains several input fields grouped into pairs: 'Address Type' (dropdown), 'Address #1' (text box), 'Address #2' (text box), 'Physical Address' (text box); 'City ID' (dropdown), 'Country ID' (dropdown), 'Phone #1' (text box), 'Phone #2' (text box); 'Mobile #' (text box), 'Fax #' (text box), 'Email' (text box), 'Zip Code' (text box); 'Street/Road' (text box), 'Land Mark' (text box), 'Default Address' (checkbox), 'Estate' (text box); 'House Number' (text box), 'Residence' (dropdown). On the right side, there are five buttons: 'View', 'Add New', 'Edit', 'Update', and 'Cancel'. At the bottom, there are four more pairs of fields: 'CreatedBy' (text box), 'Created On' (text box); 'Modified By' (text box), 'Modified On' (text box); 'Supervised By' (text box), 'Supervised On' (text box).

5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.
7. Click **Add New**.
8. Enter the primary address in **Address #1**.
9. Enter an alternative address in **Address #2**.

10. Enter the client's physical address in **Physical Address**.
11. Select the city identification from the **City ID** drop down list.
12. Select the country identification from the **Country ID** drop down list.
13. Enter the primary phone number in **Phone#1**.
14. Enter the secondary phone number in **Phone#2**.
15. Enter the mobile number in **Mobile#**.
16. Enter the fax number in **Fax#**.
17. Enter the clients email identification in **Email**.
18. Enter the client's zip code in **Zip Code**.
19. Enter the name of the street or road of the client in **Street/Road**.
20. Enter any landmark near where the client lives in **Land Mark**.
21. If the client has a default address, select the **Default Address** checkbox.
22. Enter the estate where the client lives in **Estate**.
23. Enter the house number of the client in **House Number**.
24. Select the residence of where the client lives in **Residence**.
25. Click **Update**.

To abort/discard the changes, click **Cancel**

[Viewing a Clients Address](#)

To view clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Address**.

The Client Address Screen is displayed.

5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.

[Editing a Clients Address](#)

To edit clients address:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Address**.

The Client Address Screen is displayed.

5. Select the type of address from the **Address Type** drop down list.
6. Click **View**.
7. Click **Edit**.
8. Modify the required fields.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Documents

This module is used to document and save the details of different documents that are to be managed by the organization with respect to its clients.

This section covers the following topics:

- Adding a Clients Documents
- Editing a Clients Documents
- Deleting a Clients Documents

Adding a Clients Documents

To add a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.

The Client Documents Screen is displayed:

Figure 28 Client Documents Screen

The screenshot shows the 'Client Documents' application window. At the top, there are input fields for 'Document Type' (set to 'Image (jpg)'), 'Document ID', 'Document Group' (with a dropdown menu), and 'Remarks'. Below these are fields for 'Document Name' and 'Valid Upto'. A note at the bottom of this section says '*NB: Upload Each File Individually'. There is a large rectangular area labeled 'File:' for file uploads, with three buttons below it: 'Add file', 'Upload', and 'Clean'. At the bottom of the main panel is a table with columns 'DocumentType', 'Document Name', 'Docume', 'Valid To', and 'Remarks'. The right side of the window contains a vertical toolbar with buttons for 'Download', 'Add', 'Edit', 'Delete', 'Update', and 'Cancel'.

5. Click **Add**.
6. Select the type of document from the **Document Type** drop down list.
7. Enter any remarks you may have in **Remarks**.
8. Enter the document identification in **Document ID**.

9. Enter the name of the document in **Document Name**.
10. Select the expiry date of the document from the **Valid Upto** calendar date box.
11. Select the document by Clicking **Add File** in File.
12. Click **Upload**.
13. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing a Clients Documents

To edit a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.

The Client Documents Screen is displayed.

5. Click **View**.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a Clients Documents

To delete a client's documents:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Documents**.

The Client Documents Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Client Next of Kin

This is used to maintain client relations which include next of kin, brothers, signatories and directors.

The purpose of next of kin is so that in the event the account holder dies, is incapacitated or is living abroad (for a long period of time) the relation has access to the account and can transact with it.

This section covers the following topics:

- Adding a Clients Next of Kin

- Viewing a Clients Next of Kin
- Editing a Clients Next of Kin
- Deleting a Clients Next of Kin

Adding a Clients Next of Kin

To add a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed:

Figure 29 Client Next of Kin Screen

Customer ID	Customer Name	Remarks	Relationship Type

5. Enter the client's next of Kin identification in **Next of Kin ID**.
6. Click **View**.
7. Click **Add**.
8. Enter the name of the next of kin in **Next of Kin Name**.
9. Select the relation to the next of kin from the **Relation Type ID** drop down list.
10. Enter any remarks you may have in **Remarks**.
11. Enter the client's identification number in **ID Number**.
12. Enter the clients address in **Address**.
13. Enter the client's telephone number in **Telephone**.
14. Enter the client's mobile number in **Mobile**.
15. Enter the client's physical address in **Physical Address**.
16. Select the country of the client from the **Country** drop down list.

17. If there are more details to be given, enter these through the fields provided in **More Details** fields 1-6.
18. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Clients Next of Kin

To view a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Enter the client's next of Kin identification in **Next of Kin ID**.
6. Click **View**.

Editing a Clients Next of Kin

To edit a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Enter the client's next of Kin identification in **Next of Kin ID**.
6. Click **Edit**.
7. Modify the required fields.

8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a Clients Next of Kin

To delete a client's next of kin:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Next of Kin**.

The Client Next of Kin Screen is displayed.

5. Select an item from the grid displayed.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Client Notes

This is a feature that the user use to write notes for future reference regarding the client.

This section covers the following topics:

- Adding Client Notes
- Editing Client Notes
- Deleting Client Notes

Adding Client Notes

To add client notes:

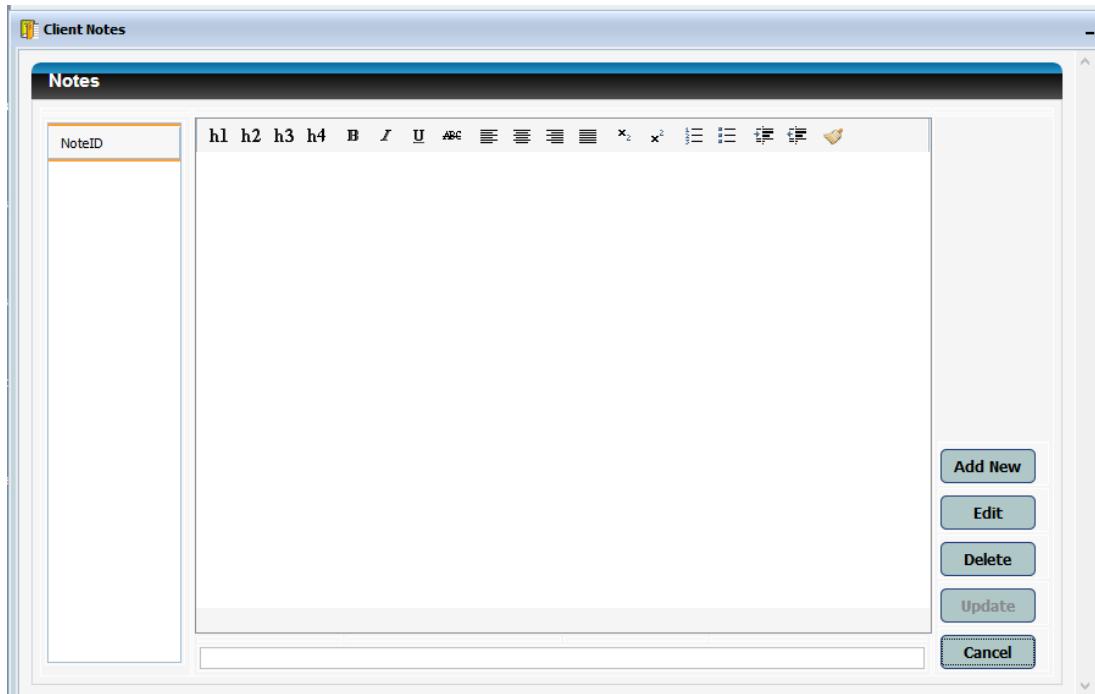
1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Notes**.

The Client Notes Screen is displayed:

Figure 30 Client Notes Screen



5. Click **Add New**.
6. Enter the text in client note in the text field provided.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing Client Notes

To edit client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Notes**.

The Client Notes Screen is displayed.

5. Select the note from the left-hand column.

6. Click **Edit**.

7. Modify the required fields.

8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting Client Notes

To delete client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Notes**.

The Client Notes Screen is displayed.

5. Select the note from the left-hand column.

6. Click **Delete**.

7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Customer Special Conditions

At times, a certain activity may occur that is out of the ordinary e.g. an offer. These activities need to be maintained hence the need for the customer special conditions module. It enables the user ease of access to change the way the system works normally to special conditions.

This section covers the following topics:

- Editing Customer Special Conditions

Editing Customer Special Conditions

To add client notes:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

- The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
 3. Click **View**.
The details specific to the entered customer identification will be displayed.
 4. Choose **DataEntry > Customer Special Conditions**.

The Customer Special Conditions Screen is displayed:

Figure 31 Customer Special Conditions Screen

The screenshot shows a software application window titled 'Customer Specialconditions'. The main title bar is 'Customer Specialconditions'. Below it, a sub-header says 'Special Conditions Configuration'. The main area contains a table with the following data:

Apply	Description	DataType	MinValue	MaxValue	Value
<input type="checkbox"/>	Record Access Level[0-500]	N	0	500	
<input type="checkbox"/>	Fee waiver Percentage	N	0	100	
<input type="checkbox"/>	The client is a Transferred member from another SACCO				
<input type="checkbox"/>	Previous Highest Loan Level Before System Migration	N	0	999	0

On the right side of the window, there are four buttons: 'Edit', 'Look Up', 'Update', and 'Cancel'.

5. Click **Edit**.
6. Select an item from the grid.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Images

This module helps the user to capture the photograph and signature of the client during data entry.

This section covers the following topics:

- Adding Client Images

Adding Client Images

To add client images:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

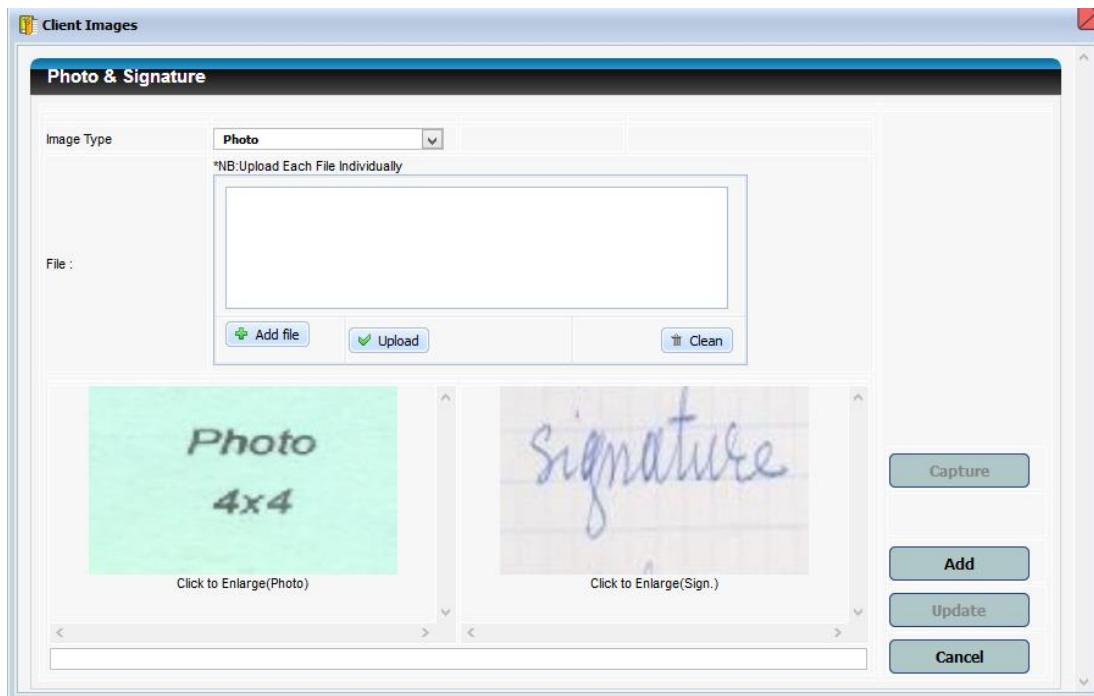
The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Images**.

The Client Images Screen is displayed:

Figure 32 Client Images Screen



5. Select a type of image from the **Image Type** drop down list.
6. Click **Add**.
7. Select a file by clicking **Add File**.
8. Click **Upload**.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

NB: You may upload only (JPEG, JPG, GIF) documents.

Indirect Income/Expenses

This module is set to add,edit and delete Indirect Incomes/Expenses.

This section covers the following topics:

- Adding Indirect Income/Expenses
- Editing Indirect Income/Expenses
- Deleting Indirect Income/Expenses

Adding Indirect Income/Expenses

To add client images:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

- Choose **DataEntry > Indirect Income/Expenses**.

The Indirect Income/Expenses Screen is displayed:

Figure 33 Indirect Income/Expenses Screen

- Click **Add New**.
- Select the transaction date from the **TrxDate** date box.
- Select whether indirect income or expenditure from the **Type** drop down list.
- Select the category from the **Category** drop down list.
- Enter the amount in **Amount**.
- Enter the batch identification in **Batch ID**.
- Enter any remarks you may have in **Remarks**.
- Click **Update**.

To abort/discard the changes, click **Cancel**.

Editing Indirect Income/Expenses

To edit indirect income/expenses:

- Mouse hover the Start icon, and choose **Customer Information > Corporate Customers**.
- The Customer Screen is displayed.
- Enter the customer identification in **Customer ID**.
- Click **View**.
- The details specific to the entered customer identification will be displayed.
- Choose **DataEntry > Indirect Income/Expenses**.
- The Indirect Income/Expenses Screen is displayed.
- Select the indirect income/expenses from the grid.
- Click **Edit**.
- Modify the required fields.
- Click **Update**.
- To abort/discard the changes, click **Cancel**

Deleting Indirect Income/Expenses

To delete client notes:

1. Mouse hover the Start icon, and choose **Customer Information > Corporate Customers**.
The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
4. The details specific to the entered customer identification will be displayed.
5. Choose **DataEntry > Indirect Income/Expenses**.
6. The Indirect Income/Expenses Screen is displayed.
7. Select the indirect income/expenses from the grid.
8. Click **Delete**.
9. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

Client Alerts

This feature is used where a client needs to be notified about something.

This section covers the following topics:

- Editing a Client Alert

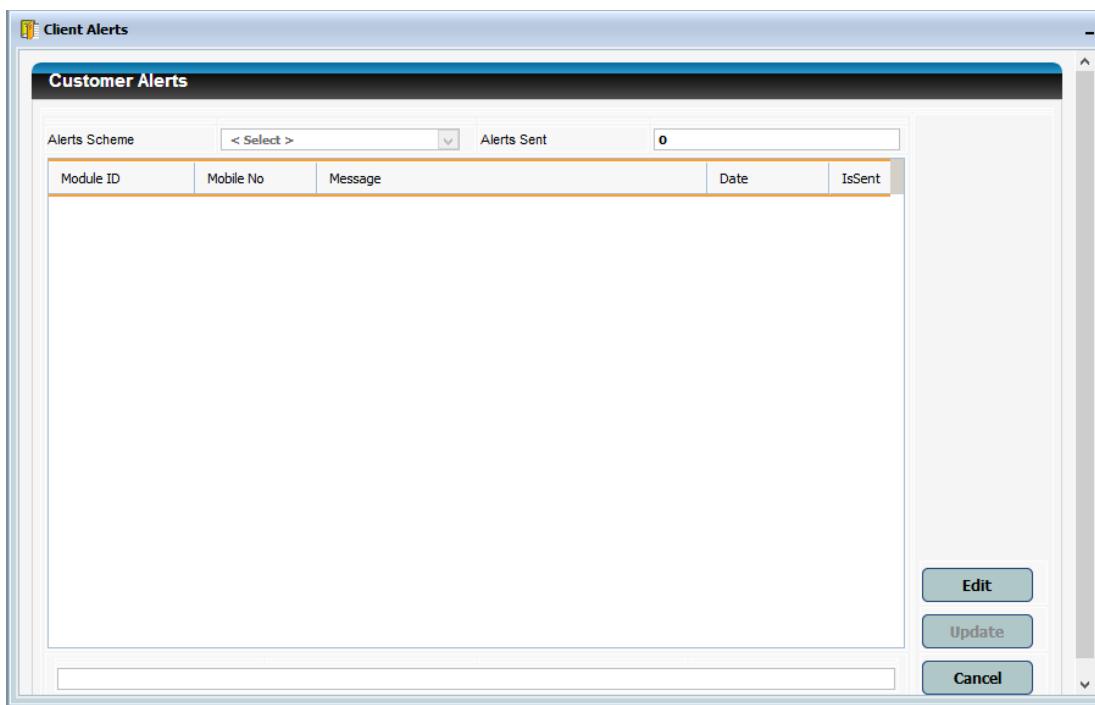
Editing a Client Alert

To edit a client alert:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.
The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Alerts**.

The Client Alerts Screen is displayed:

Figure 34 Client Alerts Screen



5. Click **Edit**.
6. Select an Alert scheme from the Alerts Scheme drop down list.
7. Select an item from the grid.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Client Custom Fields

This module is used to add fields which the system does not provide. The user defines the fields on the front end and no developer intervention required.

This section covers the following topics:

- Editing a Customer Custom Field

Editing a Customer Custom Field

To edit a customer custom field:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Customer Data Screen**.

The Customer Data Screen is displayed:

Figure 35 Customer Data Screen



Accounts in Other Financial Institutions

This module is used to maintain user accounts in other financial institutions such as banks, microfinance institutions and Saccos.

This section covers the following topics:

- Adding an Account in Other Financial Institutions
- Editing an Account in Other Financial Institutions
- Deleting an Account in Other Financial Institutions

Adding an Account in Other Financial Institutions

To add an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.

The Accounts in Other Financial Institutions Screen is displayed:

Figure 36 Accounts in Other Financial Institutions Screen

5. Click **Add New**.
6. Enter the institution identification in **Institution ID**.
7. Enter the name of the institution in **Institution Name**.
8. Enter the branch identification in **Branch ID**.
9. Enter the name of the branch in **Branch Name**.
10. Select the type of account from the **Account Type** drop down list.
11. Enter the account identification in **Account ID**.
12. Enter the amount advanced in **Advanced Amount**.
13. Select the currency to use from the **Currency** drop down list.
14. Select the advanced date from the **Date Advanced** date box.
15. Select the repayment frequency from the **Repayment Frequency** drop down list.
16. Enter the period of repayment in **Repayment Period**.
17. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing an Account in Other Financial Institutions

To edit an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.

The Accounts in Other Financial Institutions Screen is displayed.

5. Select the indirect income/expenses from the grid.

6. Click **Edit**.

7. Modify the required fields.

8. Click **Update**.

9. To abort/discard the changes, click **Cancel**

[Deleting an Account in Other Financial Institutions](#)

To delete an account in another financial institution:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Accounts in Other Financial Institutions Screen**.

The Accounts in Other Financial Institutions Screen is displayed.

5. Select the account in other financial institutions from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**.

[Client Employment Info](#)

This module helps the user to maintain the client's employment information such as type of employment, where they work and their duty station.

This section covers the following topics:

- Adding Client Employment Details
- Editing Client Employment Details
- Deleting Client Employment Details

[Adding Client Employment Details](#)

To add the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Employment Info Screen**.

The Client Employment Info Screen is displayed:

Figure 37 Client Employment Info Screen

The screenshot shows a software application window titled "Client Employment Info". The main title bar has a yellow icon and the text "Client Employment Info". Below the title bar is a dark header bar with the text "Employment Details". The main area contains a grid of input fields for employment information. The fields include: Employment Type (dropdown), Business Name (text box), Contract Type (dropdown), Employee No (text box), Address (text box), Telephone (text box), Mobile No (text box), Physical Address (text box), Business Type (dropdown), Sub Category (dropdown), Products / Services (text box), Station (text box), Department (text box), Length Of Service(Months) (text box), Designation (text box), Employment Active (dropdown), Gross Salary (text box), Statutory Deductions (text box), Other Deductions (text box), Net Income (text box), RetirementDate (text box). At the bottom right of the form area is a vertical toolbar with four buttons: "Add New", "Edit", "Delete", and "Update".

5. Click **Add New**.
6. Select the type of employment from the **Employment Type** drop down list.
7. Enter the name of the business in **Business Name**.
8. Select the type of contract from the **Contract Type** drop down list.
9. Enter the employee number in **Employee No**.
10. Enter the address of the employee in **Address**.
11. Enter the telephone number in **Telephone**.
12. Enter the mobile number in **Mobile No**.
13. Enter the physical address in **Physical Address**.
14. Select the type of business from the **Business Type** drop down list.
15. Select a sub category of the business type from the **Sub Category** drop down list.
16. Enter the products or services offered in **Products/Services**.
17. Enter the station in **Station**.
18. Enter the department in **Department**.
19. Enter the length of service in terms of months in **Length on Service (Months)**.
20. Enter the designation in **Designation**.
21. Enter the gross salary in **Gross Salary**.
22. Enter the statutory deductions in **Statutory Deductions**.
23. Enter other deductions charged in **Other Deductions**.
24. Enter the net income offered in **Net Income**.
25. Select the date of retirement from the **Retirement Date** datebox.
26. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing Client Employment Details

To edit the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Employment Info Screen**.
The Client Employment Info Screen is displayed:

 5. Select the indirect income/expenses from the grid.
 6. Click **Edit**.
 7. Modify the required fields.
 8. Click **Update**.
To abort/discard the changes, click **Cancel**

[Deleting Client Employment Details](#)

To delete the client employment details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.
The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Employment Info Screen**.
The Client Employment Info Screen is displayed:

 5. Select the client employment details from the grid.
 6. Click **Delete**.
 7. Click **Ok** in the pop up window.
To abort/discard the changes, click **Cancel**.

[Client Business Info](#)

This module helps the user to maintain the client's business information such as type of business, type of ownership and address.

This section covers the following topics:

- Adding Client Business Details
- Editing Client Business Details
- Deleting Client Business Details

[Adding Client Business Details](#)

To add the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.
The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Business Info Screen**.
The Client Business Info Screen is displayed:

Figure 38 Client Business Info Screen

5. Click **Add New**.
6. Select the type of business from the **Business Type** drop down list.
7. Enter the name of the business in **Business Name**.
8. Select the type ownership from the Ownership drop down list.
9. Enter the percentage ownership in **%age Ownership**.
10. Enter the address of the business in **Address**.
11. Enter the telephone number in **Telephone**.
12. Enter the mobile number in **Mobile No.**.
13. Enter the physical address in **Physical Address**.
14. Enter the electronic mail address in **Email**.
15. Enter the business or license number in **Business/License No.**.
16. Select when the business began from the **Business Start Date** datebox.
17. Select the name of the city from the **City** drop down list.
18. Select the number of employees from the **No. of Employees** drop down list.
19. Select the turnover experienced monthly from the **Monthly Turnover** drop down list.
20. Select whether the business is active or not from the **Active** drop down list.
21. Click **Update**.

To abort/discard the changes, click **Cancel**.

Editing Client Business Details

To edit the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.
The Customer Screen is displayed.
2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Client Business Info Screen**.

The Client Business Info Screen is displayed.

5. Select the client business information from the grid.
6. Click **Edit**.
7. Modify the required fields.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting Client Business Details

To delete the client business information:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Business Info Screen**.

The Client Business Info Screen is displayed.

5. Select the client business information from the grid.
6. Click **Delete**.
7. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**.

Client Roles

This module allows a user to add and disable the various roles that are available for a client to use. Through a grid, a user can specify whether a role should be active or inactive.

This section covers the following topics:

- Adding Client Roles
- Disabling Client Roles

Adding Client Roles

To edit the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

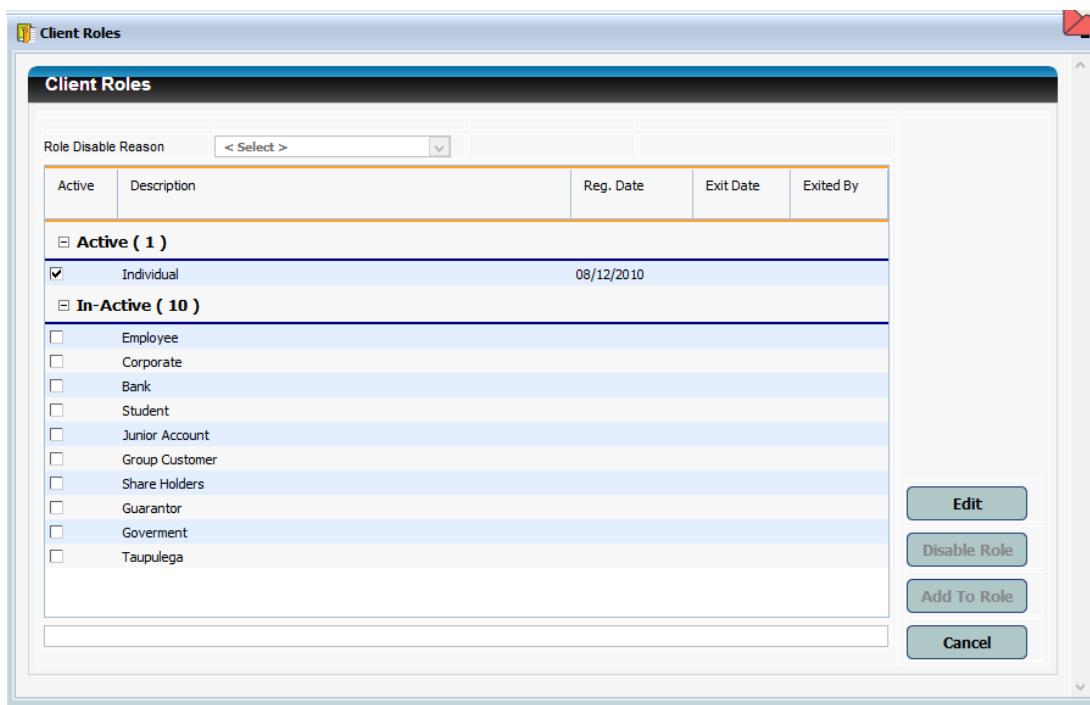
2. Enter the customer identification in **Customer ID**.
3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Roles Screen**.

The Client Roles Screen is displayed:

Figure 39 Client Roles Screen



5. Select an item from the **In-Active** grid.
6. Click **Add To Role**.
7. The item will successfully be added to the active role and displayed on the grid **Active**.

To abort/discard the changes, click **Cancel**

Disabling Client Roles

To disable the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Roles Screen**.

The Client Roles Screen is displayed.

5. Select an item from the **Active** grid.

6. Click **Disable Role**.

7. The item will successfully be disabled and displayed on the grid **In-Active**.

To abort/discard the changes, click **Cancel**

Client Reminders

This module allows a user to add and disable the various roles that are available for a client to use. Through a grid, a user can specify whether a role should be active or inactive.

This section covers the following topics:

- Adding Client Roles
- Disabling Client Roles

Adding Client Roles

To edit the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Roles Screen**.

The Client Roles Screen is displayed:

Figure 40 Client Roles Screen

The screenshot shows the 'Client Roles' screen. At the top, there is a search bar labeled 'Role Disable Reason' with a dropdown arrow. Below the search bar is a table header with columns: Active, Description, Reg. Date, Exit Date, and Exited By. There are two sections: 'Active (1)' and 'In-Active (10)'. Under 'Active', there is one item: 'Individual' with a registration date of '08/12/2010'. Under 'In-Active', there are ten items listed: Employee, Corporate, Bank, Student, Junior Account, Group Customer, Share Holders, Guarantor, Goverment, and Taupulega. On the right side of the screen, there are four buttons: 'Edit', 'Disable Role', 'Add To Role', and 'Cancel'.

5. Select an item from the **In-Active** grid.

6. Click **Add To Role**.

7. The item will successfully be added to the active role and displayed on the grid **Active**.

To abort/discard the changes, click **Cancel**

Disabling Client Roles

To disable the client roles:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.

3. Click **View**.

The details specific to the entered customer identification will be displayed.

4. Choose **DataEntry > Client Roles Screen**.

The Client Roles Screen is displayed.

5. Select an item from the **Active** grid.
6. Click **Disable Role**.
7. The item will successfully be disabled and displayed on the grid **In-Active**.
To abort/discard the changes, click **Cancel**

Customer Black Listing

This is a feature that is used add or edit a customer who is involved in fraud.

This section covers the following topics:

- To Blacklist a Customer
- To Edit a Blacklisted a Customer

To Blacklist a Customer

This module is used to maintain customers who are suspected or convicted of fraudulent, illegal or criminal activity, and therefore excluded from a service or penalized in some other manner.

To blacklist a customer:

1. Mouse hover the **Start** icon, and choose **Customer Information > Corporate Customers**.

The Customer Screen is displayed.

2. Enter the customer identification in **Customer ID**.
3. Click **View**.
The details specific to the entered customer identification will be displayed.
4. Choose **DataEntry > Customer Black Listing Screen**.

The Customer Black Listing Screen is displayed:

Figure 41Customer Black Listing Screen

Customer ID	AR/1/000625	BlackList Status	< Select >
Black List Reason	< Select >	Remarks	
Black List Reason	Status	Remarks	
CreatedBy	Created On	Modified By	Modified On
Supervised By	Supervised On		

5. Click **Add New**.
6. Select a reason for blacklisting from the **Black List Reason** drop down list.

7. Click **Update**.

To abort/discard the changes, click **Cancel**.

NB: The status of the customer is declared as pending as for the next stage; this can only be done by another user using the maker checker system.

Workflow Share Payments

This is a module set to allow payments of shares.

This section covers the following topics:

- Adding a Workflow Share Payment

Adding a Workflow Share Payment

To add a workflow share payment:

1. Mouse hover the **Start** icon, and choose **Customer Information >Workflow Share Payment**.

The Workflow Share Payment Screen is displayed:

Figure 42 Workflow Share Payment Screen

Branch ID	01	Branch Name	01
Client ID		Client Name	
Shares ProductID	< Select >	Mode of Payment	< Select >
Credit TrxCode	< Select >	Debit TrxCode	< Select >
Currency ID	Tzs	Contra Account Type	General Ledger
Account ID		Account Name	
Shares Amount	0.00	Exchange Rate	0.00
Local Amount	0.00	Profit/Loss	0.00
Voucher No		Remarks	

2. Enter the client identification in **Client ID**.
3. Select the Shares Product identification from **Shares ProductID**.
4. Select the method of payment from the **Mode of Payment** drop down list.
5. Select the credit transaction code from the **Credit TrxCode** drop down list.
6. Select the debit transaction code from the **Debit TrxCode** drop down list.
7. Enter the account identification in **Account ID**.
8. Enter the name of the account in **Account Name**.
9. Enter the number of the voucher in **Voucher No**.
10. Enter any remarks you may have in **Remarks**.
11. Click **Add**.
12. Click **Update**.

To abort/discard the changes, click **Cancel**

NB: Click the **Print** button to print the audit trail.

Client Workflow Approval

This module is used to maintain clients who are awaiting approval.

This section covers the following topics:

- Approving a Client Workflow
- Viewing a Client Workflow
- Rejecting a Client Workflow

Approving a Client Workflow

To approve a client workflow:

1. Mouse hover the **Start** icon, and choose **Customer Information > Client Workflow Approval**.

The Client Workflow Approval Screen is displayed:

Figure 43 Client Approval Screen

The screenshot shows a software interface titled "Client Approvals". A sub-menu bar at the top says "Approval". Below it is a table with columns: CustomerID, FullNames, Fee Pending, and Remarks. The table lists six individuals with pending fees. To the right of the table is a vertical sidebar with buttons for View, Edit, Reject, Deviate, Approve, and Cancel.

CustomerID	FullNames	Fee Pending	Remarks
10030000165	NDOKA RAPHAEL GICHUKI	200.0000	Pending Fees
10030000208	PETER KAGIRI WAIREGI	200.0000	Pending Fees
10030000213	CHARLES MUNGAI KIMANI	200.0000	Pending Fees
10030000217	BENSON OCHIENG OKOTH	200.0000	Pending Fees
10030000218	PETER GICHUKI MWANGI	200.0000	Pending Fees
10030000222	MARK WARREN JUNIOR	00.0000	

2. Click **View**.
3. Click **Edit**.
4. Select an item from the grid.
5. Click **Approve**.

To abort/discard the changes, click **Cancel**

Viewing a Client Workflow

To view a client workflow:

1. Mouse hover the **Start** icon, and choose **Customer Information > Client Workflow Approval**.

The Client Workflow Approval Screen is displayed.

2. Click **View**.

Rejecting a Client Workflow

To approve a client workflow:

1. Mouse hover the **Start** icon, and choose **Customer Information > Client Workflow Approval..**
2. ++++++999999

The Client Workflow Approval Screen is displayed.

3. Click **View**.
4. Click **Edit**.
5. Select an item from the grid.
6. Click **Reject**.

To abort/discard the changes, click **Cancel**.

Customer Query

This is a module used to check the account details of a customer .

This section covers the following topics:

- Adding Corporate Customer Details

Table 6 Personal Details

Field Name	Description
Bank ID	Enter the bank identification in Bank ID .
Bank Name	Enter the name of the bank in Bank Name .
Branch Name	Enter the name of the branch in Branch Name .
Customer ID	Enter the customer identification in Customer ID .
Customer Type	Select the type of customer from the Customer Type drop down list.
Company Name	Enter the name of the company in Company Name .
Description	Enter a description of the company name in Description .
Registration Number	Enter the registration number of the company in Registration No .
Pin No.	Enter the company's pin number in Pin No .
Expiry Date	Select the expiry date from the calendar datebox.
Issue City ID	Select the issued city identification from the Issue City ID drop down list.
Customer Class	Select whether the customer belongs to Group Clients or Individual Clients from the drop-down list.
City ID	Select the city identification from the City ID drop down list.
Country ID	Select the country identification from the Country ID drop down

Field Name	Description
	list.
Operation Field	Select the field of Operation from the Operation Field drop down list.
Net Income	Enter the customer's net income in Net Income .
Net Expenses	Enter the customer's net expenditure in Net Expenses .
Client Workflow	Select the client's workflow from the Client Workflow drop down list.
Client Status	Select the status of the client from the Client Status drop down list.
Workflow Stage	Enter the workflow stage of the client in Client Workflow .
Introduced By	Enter the name of the person who introduced the client to the financial institution in Introduced By .
Introducer	

3. Click **Update**.

To abort/discard the changes, click **Cancel**

- Viewing Corporate Customer Details
- Editing Corporate Customer Details

Viewing a Customer Query

To view a customer query:

1. Mouse hover the **Start** icon, and choose **Customer Information > Customer Query**.

The Customer Query Screen is displayed:

Figure 44 Customer Query Screen

The screenshot shows the 'Customer Profile' screen. At the top, there are fields for 'Branch ID' (01) and 'Client ID' (01). Below these are buttons for 'Incl. Signatory A/Cs' (with a checked checkbox) and tabs for 'Account Details', 'Portfolio', and 'Group Details'. A large grid table follows, with columns for BranchID, BranchName, AccountID, AccountName, ProductID, and ProductName. Underneath the grid are several input fields: 'Clear Balance' (0.00), 'Unsupervised Debits' (0.00), 'Available Amount' (0.00), 'Currency ID' (Tzs), 'Outstanding Loan' (0.00), 'Outstanding Interest' (0.00), 'UnSupervised Credit' (0.00), 'Freezed Amount' (0.00), 'Product ID' (empty), 'Account Status' (< Select >), 'Outstanding Principal' (0.00), and 'Penalty Due' (0.00). To the right of the grid are three buttons: 'Available Balance' (highlighted in blue), 'View', and 'Cancel'.

2. Enter the client identification in **Client ID**.
3. Click **View**.
4. Select an item from the grid.
5. Click **Available Balance**.
6. The **Available Balance** Breakdown is displayed in form of a pop up
To abort/discard the changes, click **Cancel**

Collateral Maintenance

This module is used to create and maintain a collateral(security).

This section covers the following topics:

- Adding Collateral Maintenance Details
- Viewing Collateral Maintenance Details
- Editing Collateral Maintenance Details

Adding Collateral Maintenance Details

To add collateral maintenance details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Collateral Maintenance**.

The Collateral Maintenance Screen is displayed:

Figure 45 Collateral Maintenance Details Screen

Collateral Maintenance

Details

Data Entry	Collateral ID Branch ID Holder ID Collateral Type Is Insured Is Active Value in Currency ID Withdrawn By Withdrawal Reason	Description Branch Name Holder Name Lodged Date Forced Market Value Open Market Value Owner Details Withdrawn On Withdrawal Reason
Views		
	<input type="button" value="View"/> <input type="button" value="Add New"/> <input type="button" value="Edit"/> <input type="button" value="Update"/> <input type="button" value="Cancel"/>	

2. Enter the collateral identification in **Collateral ID**.
3. Click **View**.
4. Click **Add New**.
5. Enter a description of the collateral in **Collateral**.
6. Enter the holder identification in **Holder ID**.
7. Enter the name of the holder in **Holder Name**.
8. Select a type of Collateral from the **Collateral** drop down list.
9. Select the lodged date of the collateral from the **Lodged Date** box.
10. If the collateral is insured, check the **Is Insured** checkbox.
11. If the collateral is active, check the **Is Active** checkbox.
12. Select the value in terms of currency from the **Value in Currency** drop down list.
13. Enter the details of the owner in **Owner Details**.
14. Enter the person to withdraw in **Withdrawn By**.
15. Select the date of withdrawal from the **Withdrawn On** date box.
16. Select the reason for withdrawal from the **Withdrawal Reason** drop down list.
17. Click **Update**.

To abort/discard the changes, click **Cancel**.

Viewing Collateral Maintenance Details

To view collateral maintenance details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Collateral Maintenance**.
2. Enter the collateral identification in **Collateral ID**.
3. Click **View**.

Editing Collateral Maintenance Details

To view collateral maintenance details:

1. Mouse hover the **Start** icon, and choose **Customer Information > Collateral Maintenance**.
2. Enter the collateral identification in **Collateral ID**.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.

6. Click **Update**.

To abort/discard the changes, click **Cancel**

Working with Transactions Module

A transaction is an exchange of a specified cash amount from one person or account to another. Transaction entries are made between two or more accounts of where cash is transferred from one account to the other account. This transfer can be in form of cash, cheque or internal account transfer. This interface involves activities affecting an account such as a deposit of funds or a withdrawal, carried out at the request of the account owner. This module also describes the way in which credit/debit transactions are posted onto customer/general ledger accounts. Both local currency and foreign currency transactions are posted here.

This module covers the following functionalities:

- Adhoc Charges
- Bank Reconciliation
- Cost Center Items
- Branch Cost Centers
- Till Management
- Fees and Charges Payment
- Cash Transactions
- Transfer Transactions
- JV Posting
- Forex Transactions
- Instant Cash Supervision
- Quick Transaction Definition
- Transaction Supervision
- Quick Transaction Posting
- Transaction Over budget Approval
- Money Transfer

Adhoc Charges

These are additional charges out of the ordinary charges that are imposed on products.

This section covers the following topics:

- Adding an Adhoc Charge Payment

Adding an Adhoc Charge Payment

To add an Adhoc Charge Payment:

1. Mouse hover the **Start** icon, and choose **Transactions > Adhoc Charge Payment**.

The Adhoc Charge Payment Screen is displayed:

Figure 46 Adhoc Charge Payment Screen

The screenshot shows the 'Adhoc Charges Payment' application window. At the top, it says 'Adhoc Charging'. Below that, there are several input fields and dropdown menus:

- Branch ID: 01
- Module: < Select >
- Pk1: Name 1
- Pk2: Name 2
- Pay: < Select >
- Charge: < Select >
- Charge Amount: [empty]
- Charge Factor: [empty]
- Trx Description: < Select >
- Trx Amount: [empty]
- Narration: [empty]
- Account Type: < Select >
- Tax Amount: [empty]
- Account ID: [empty]
- Name: [empty]

Below these fields are two buttons: 'Photo & Sign.' and 'Signatories'. A 'Signatories Limit' field is also present. On the right side of the window, there are three buttons: 'Add', 'Update', and 'Cancel'. At the bottom, there are two sections: 'Passport Photo(Click to Enlarge)' showing a placeholder 'Photo 4x4' and 'Signature(Click to Enlarge)' showing a handwritten signature.

2. Select the module name from **Module** drop down list.
3. Enter the first primary key in **PK1**.
4. Enter the second primary key in **PK2**.
5. Select when to pay in the **Pay** drop down list.
6. Select the method of payment from the **Mode of Payment** drop down list.
7. Enter the account identification in **Account ID**.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Bank Reconciliation

A Bank reconciliation is the process of matching the balances in an entity's accounting records for a cash account to the corresponding information on the bank statement. The goal of this process is to ascertain between the two and book changes in the accounting records as appropriate.

This section covers the following topics:

- Approving a Bank Reconciliation
- Viewing a Bank Reconciliation
- Editing a Bank Reconciliation
- **Error! Reference source not found.**

Approving a Bank Reconciliation

To add a bank Reconciliation:

1. Mouse hover the **Start** icon, and choose **Transactions > Bank Reconciliation**.

The Bank Reconciliation Screen is displayed:

Figure 47 Bank Reconciliation Screen

1] Working Date :[22/09/2017] User ID:[admin]

Saturday 5:42 AM

The screenshot shows the 'Bank Reconciliation' screen. At the top, there are input fields for Ref#, Recon. Date, File Name, File Format, BranchID (01), Branch Name (01), Recon Type, UnReconciled Bal., AccountID, Account Name, A/C Op. Bal., File Op. Bal., From Date, To Date, Recon Status, Reconciled Cr, Reconciled Dr, and Status Remarks. Below these are two tabs: 'Process' and 'ReconTrx'. Under 'Process', there are two tables: 'Include?' and 'Map?'. The 'Include?' table lists Transaction Date, Amount, Transaction Description, Debit Amount, and Credit Amount. The 'Map?' table lists Transaction Date, Amount, Transaction Description, Debit Amount, and Credit Amount. To the right of these tables is a 'Recon. Maps.' section with a 'Select' button, a 'Load' button, and an 'Add' button. At the bottom, there is a large table with columns: Reconcile, Reconciled, TrxDate, ValueDate, Description, Rec, Reconcile, TrxDate, ChequeNo, ReferenceN, and Description.

2. Enter a reference number in **Ref#**.
3. Enter a branch identification in **BranchID**.
4. Enter the name of the branch in **Branch Name**.
5. Enter the account opening balance in **A/C Op. Bal.**.
6. Enter the file opening balance in **File Op. Bal.**.
7. Enter the account identification in **AccountID**.
8. Enter the name of the account in **Account Name**.
9. Enter the start date of the reconciliation in **From Date**.
10. Enter the last date of the reconciliation in **To Date**.
11. Click **Approve**.
12. Click **Save**.

To abort/discard the changes, click **Cancel**

Viewing a Bank Reconciliation

Viewing bank reconciliation:

1. Mouse hover the **Start** icon, and choose **Transactions > Bank Reconciliation**.
The Bank Reconciliation Screen is displayed:
2. Enter branch identification in **BranchID**.
3. Click **View**.

Editing a Bank Reconciliation

Editing bank reconciliation:

1. Mouse hover the **Start** icon, and choose **Transactions > Bank Reconciliation**.
The Bank Reconciliation Screen is displayed:
2. Enter branch identification in **BranchID**.
3. Click **View**.

3. Modify the required fields.
4. Click **Update**.

To abort/discard the changes, click **Cancel**

Cost Center Items

This is a module set to allocate cost to their respective accounts for example salary account will only record the amount used as salary in the organization.

This section covers the following topics:

- Editing a Cost Center Item
- Viewing a Cost Center Item

Editing a Cost Center Item

To edit a cost center item:

1. Mouse hover the **Start** icon, and choose **Transactions > Cost Center Items**.

The Cost Center Items Screen is displayed:

Figure 48 Cost Center Items Screen

Apply	Description	AccountID
<input type="checkbox"/>	Computers	
<input type="checkbox"/>	Others	
<input type="checkbox"/>	Perdiem	
<input type="checkbox"/>	Salary	
<input type="checkbox"/>	System Sales	

2. Select a cost center item from the **Cost Center Items** drop down list.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Cost Center Item

To view a cost center item:

1. Mouse hover the **Start** icon, and choose **Transactions > Cost Center Items**.

The Cost Center Items Screen is displayed.

2. Select a cost center item from the **Cost Center Items** drop down list.
3. Click **View**.

Branch Cost Centers

This is a feature used to allocate cost in their account according to branches.

This section covers the following topics:

- Editing a Branch Cost Center
- Viewing a Branch Cost Center

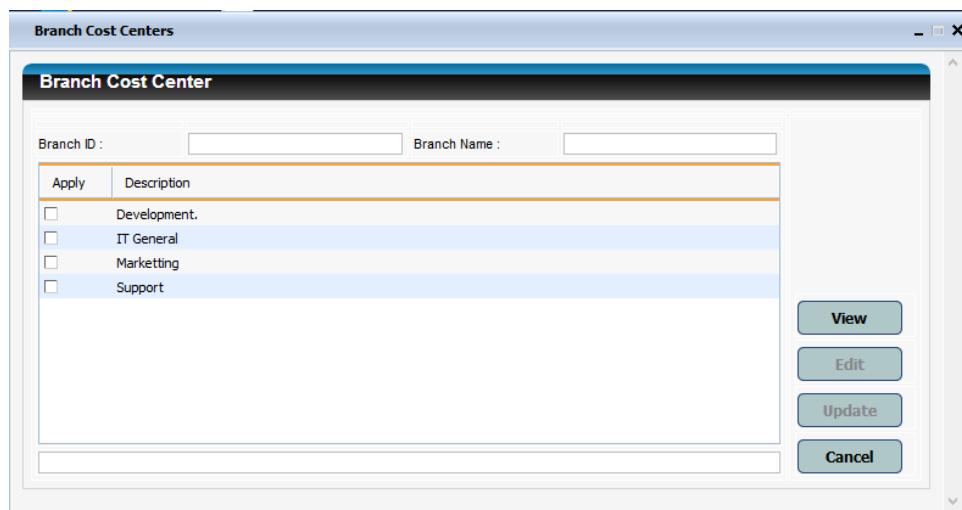
Editing a Branch Cost Center

To edit a Branch Cost Center:

1. Mouse hover the **Start** icon, and choose **Transactions > Branch Cost Centers**.

The Branch Cost Center Screen is displayed:

Figure 49 Branch Cost Center Screen



2. Enter branch identification in **Branch ID**.
3. Enter the name of the branch in **Branch Name**.
4. Click **View**.
5. Click **Edit**.
6. Modify the required fields.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Branch Cost Center

To view a branch cost center:

1. Mouse hover the **Start** icon, and choose **Transactions > Branch Cost Centers**.

The Branch Cost Center Screen is displayed.

2. Enter branch identification in **Branch ID**.
3. Enter the name of the branch in **Branch Name**.
4. Click **View**.

Till Management

A till is a cash drawer assigned to an employee during their shifts to take payments .Therefore till management is designed to help the user to configure and manage their tills.

For users to post cash transactions, they must be maintained in the system as tellers. Tellers/Cashiers are normally assigned a till in the system which enables them to easily manage and track their transactions.

Till Management module is used for all the functions regarding management of the till including;

- Creation of new tills
- Assigning tills to operators/system users
- Opening and closing tills
- Mapping tills to GLs
- Transactions between tills and Vault or till to till

This section covers the following topics:

- Adding a Till
- Viewing a Till
- Editing a Till
- Opening a Till

Adding a Till

To add a Till:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.

The Till Management Screen is displayed:

Figure 50 Till Management Screen

The screenshot shows the 'Till Management' window. On the left is a vertical menu with options: Data Entry (selected), Till GL Mapping, Release Till(Cashier), Denomination Exchange, Teller Declaration, Declaration Supervision, and Till/Vault Transactions. Below the menu is a 'Views' button. The main area contains several input fields and dropdowns. At the top are fields for 'Till ID' (with a help icon) and 'Description'. Below these are two dropdowns: 'Is vault' and 'Operator ID', both with '< Select >' options. Further down are two more dropdowns: 'Till Status' and another one for 'Operator ID'. At the bottom are groups of three input fields each: 'CreatedBy', 'Modified By', and 'Supervised By' in the first group, and 'Created On', 'Modified On', and 'Supervised On' in the second group. To the right of these fields is a vertical column of buttons: 'View', 'Add New', 'Edit', 'Open', 'Close', 'Update', and 'Cancel'. The 'Add New' button is highlighted in blue.

2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Click **Add New**.
5. Enter a description for the till in **Description**.
6. Select as to whether the till is a vault or not in the **Is Vault** drop down list.
7. Select the operator identification from the **Operator ID** drop down list.
8. Select the status of the till from the **Till Status** drop down list.

9. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Till

To view a Till:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.

Editing a Till

To edit a Till:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Opening a Till

To open a Till:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Click **Open**.

To abort/discard the changes, click **Cancel**

NB: You cannot open someone else's till

Till GL Mapping

Till GL Mapping is the process of creation of general ledger and associating it with their specific tills.

This module enables the users to specify general ledger accounts that will be used for different currencies. For all the currencies, the operator is authorized to transact in, GLs should be mapped for the same.

This section covers the following topics:

- Editing a Till GL

Editing a Till GL

To edit a Till GL:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.

- The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
 3. Click **View**.
 4. Choose **DataEntry > Till GL Mapping**.
The Till GL Mapping Screen is displayed:

Figure 51 Till GL Mapping Screen

CurrencyName	AccountID	Description	HoldingLimit	MinimumLimit	MinimumWarningAmount
Tzs					

Edit **Update** **Cancel**

5. Click **Edit**.
6. Modify the required fields.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Release Till (Cashier)

This module is used to reassign a till to a different user. The till can't be released while it still has balance. The current user must declare the balance and transfer it to the vault or another teller and close it to enable the till to be released. This fosters accountability in cash management.

This section covers the following topics:

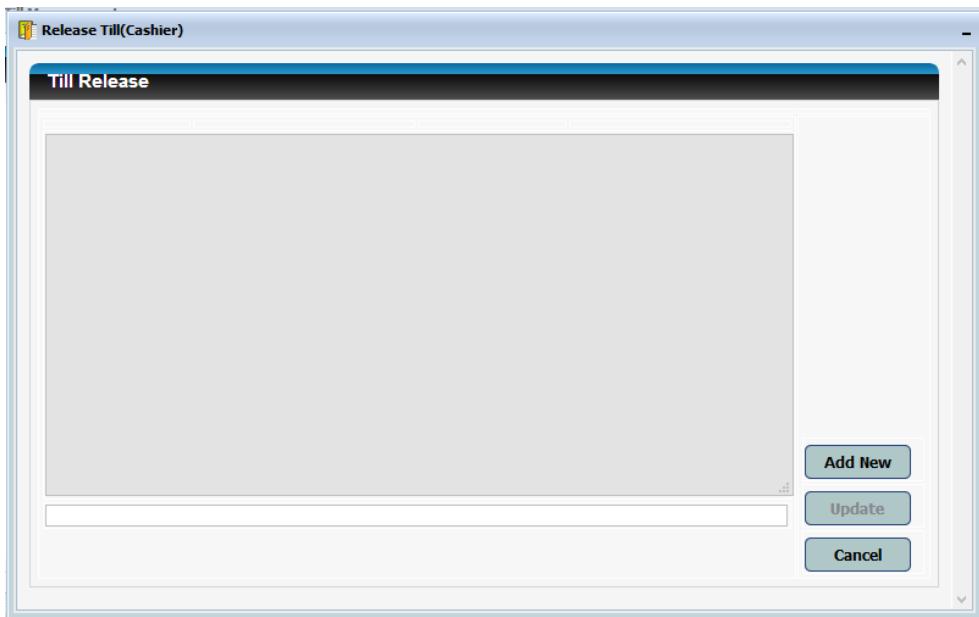
- Releasing a Till (Cashier)

Releasing a Till (Cashier)

To release a Till:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Till Release**.
The Till Release Screen is displayed:

Figure 52 Release Till (Cashier) Screen



5. Click **Add New**.
6. Select a till to be released from the grid.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Denomination Exchange

This module is used for exchanging the denominations in the till. When the teller is allocated cash at start of day, the same denominations are maintained, however if they would like to have more or less number of a certain denomination, this module is used to help them exchange the denominations without affecting the total value of money held by the teller. This transaction is currency based and can't exchange between different currencies.

To exchange, the teller specifies the amount in and the amount out. These must balance for the transaction to go through.

This section covers the following topics:

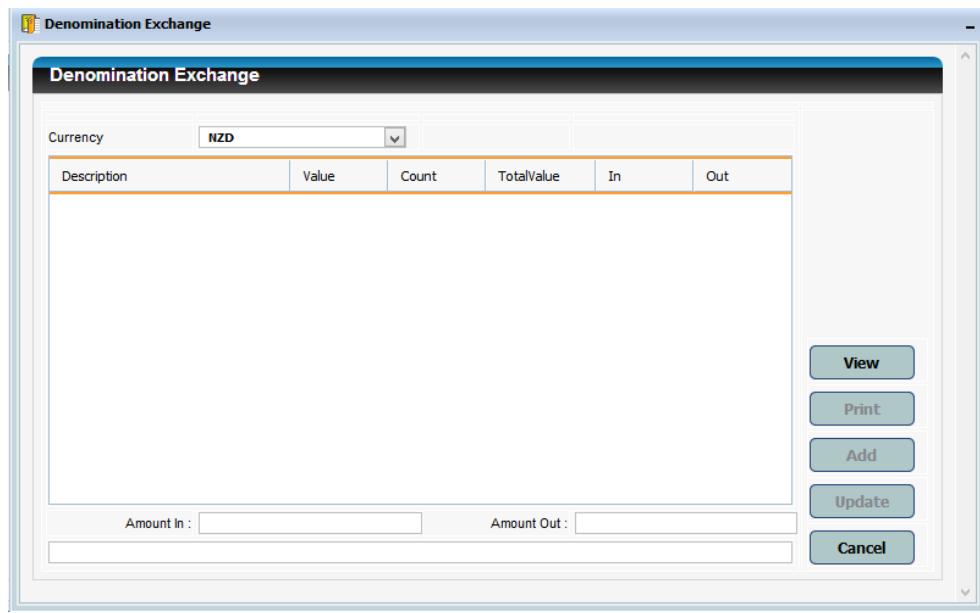
- Adding a Denomination for Exchange
- Viewing a Denomination for Exchange

Adding a Denomination for Exchange

To add a denomination for exchange:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Denomination Exchange**.
The Denomination Exchange screen is displayed:

Figure 53 Denomination Exchange Screen



5. Select the type of currency from the **Currency** drop down list.
6. Click **View**.
7. Click **Add**.
8. Enter the amount coming in in **Amount In**.
9. Enter the amount going out in **Amount Out**.
10. Click **Update**.

To abort/discard the changes, click **Cancel**

Click the **Print** button to print the receipt of the denomination exchange.

[Viewing a Denomination for Exchange](#)

To view a denomination for exchange:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Denomination Exchange**.
The Denomination Exchange screen is displayed.
5. Select the type of currency from the **Currency** drop down list.
6. Click **View**.

[Teller Declaration](#)

This module is used by the tellers at the end of day to declare the amounts they are holding on their tills after a cash count. The declaration enables the teller to report the amounts they are holding. The module does not provide for recording the amounts rather the denominations as held and computes the value. Declarations are done per currency.

This section covers the following topics:

-
-
-

Editing a Till Declaration

To edit a till declaration:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Teller Declaration**.
The Teller Declaration screen is displayed:

Figure 54 Teller Declaration Screen

The screenshot shows a software interface titled "Teller Declaration". At the top, there is a "Till Declaration" header. Below it, a table grid has columns labeled "Description", "Value", "Count", and "TotalValue". A "Currency" dropdown menu is set to "NZD". To the right of the grid are five buttons: "View", "Edit", "Delete", "Update", and "Cancel".

5. Select the type of currency from the **Currency** drop down list.
6. Click **View**.
7. Click **Edit**.
8. Select an item from the grid displayed.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

NB: The count and total value columns have to have a figure greater than 0 else there will be an error showing **No Record to Edit**.

Viewing a Till Declaration

To view a till declaration:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Teller Declaration**.
The Teller Declaration screen is displayed.

5. Select the type of currency from the **Currency** drop down list.
6. Click **View**.

Deleting a Till Declaration

To delete a till declaration:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Teller Declaration**.
The Teller Declaration screen is displayed.
5. Select the type of currency from the **Currency** drop down list.
6. Click **Delete**.
7. Click **Yes** in the pop up window that appears to confirm deletion.

Declaration Supervision

Upon teller declaration, the supervisor/chief cashier/branch manager does a recount of the actual cash that's been declared. This is then verified against what the cashier had declared to verify accuracy of the declaration. This is then captured in the system under till supervision.

This section covers the following topics:

-
-
-
-

Till/ Vault Transactions

This module forms a critical part of every day's work for a teller. The module enables the following functions:

- Used for sending and receiving money from the bank to the vault and vice versa.
- Vault and the till to transactions at start of day when receiving cash and at end of day when sending the cash back to the vault.
- Used for transferring money from one till to another.

These transactions are done per currency and the options are selected from the transaction type.

This section covers the following topics:

- Adding a Till/ Vault Transaction
- Viewing a Till/ Vault Transaction

Adding a Till/ Vault Transaction

To add a Till/Vault Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.

3. Click **View**.
4. Choose **DataEntry > Till/ Vault Transactions**.
The Till/ Vault Transactions Screen is displayed:

Figure 55 Till/ Vault Transactions Screen

5. Select the type of transaction from the **Transaction Type** drop down list.
6. Click **View**.
7. Click **Add**.
8. Select the currency to be used from the **Currency** drop down list.
9. Select the till to use from the **Till** drop down list.
10. Enter any remarks you may have in **Remarks**.
11. Select the type of bank general ledger from the **Bank GL** drop down list.
12. Enter the till identification in **Till ID**.
13. Click **Update**.

To abort/discard the changes, click **Cancel**

NB:

Bank to Vault

Bank to vault transactions happen when the replenishing the balances in the vault or off-loading from the vault to the bank. For replenishing the vault, post a Forward: Bank to Vault transaction of the amounts you want to replenish the vault with. From this module, you must specify the currency and the Bank GL you are drawing the money from. On update, the amounts will not be reflecting on the Vault Till until a posting for receiving the corresponding amount is done. From here click on add, highlight the amount you are receiving and click on update for the funds to reflect in the vault till.

When dealing with vault to bank transactions, the reverse is done. On the till management module, the user will post a forward: Vault to bank transaction.

The system will show you the value currently available in the till, click add and on cash-out column, specify the amounts you are banking and update.

Upon sending, the teller receives the money into their till for the same to reflect in their till balance. This is done by posting a Receiving: Cash From vault

Vault to Till

These transactions happen at the start of day where money from the vault/safe is disbursed to the tellers for transacting. To post, the user must be operating the vault till, select the teller to disburse funds to, the currency and click view. This will load the balance held by the Vault till. Click add and on cash-out column, enter the count per denomination of the funds you are disbursing.

Till to till

These kinds of transactions happen when one teller is handing over to another till the money they had been allocated. To ensure accountability, the teller sending indicates the values and the one receiving confirms the amounts received. To forward, the sender selects the currency of transfer, the till being transferred to and then clicks on cash out column. This is updated with the count per denomination for the amount being transferred.

Viewing a Till/ Vault Transaction

To view a Till/Vault Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Till Management**.
The Till Management Screen is displayed.
2. Enter the till identification in **Till ID**.
3. Click **View**.
4. Choose **DataEntry > Till/ Vault Transactions**.
The Till/ Vault Transactions Screen is displayed.
5. Select the type of transaction from the **Transaction Type** drop down list.
6. Click **View**.

Fees and Charges Payment

This module is used for posting all fees and charges transactions in the system.

This section covers the following topics:

- Adding a Fee/Charge
- Viewing a Fee/Charge

Adding a Fee/Charge

To add a Fee/Charge:

1. Mouse hover the **Start** icon, and choose **Transactions > Fees/ Charge Payment**.
The Fees/Charge Payment Screen is displayed:

Figure 56 Fees/Charge Payment Screen

The screenshot shows the 'Fees & Charges Payments' application window. At the top, there are input fields for 'Branch ID' (01), 'Module' (< Select >), and 'ID1'. Below these are tabs for 'Fees Details', 'Transaction Detail', 'Transaction Entry', and 'Signatories'. The 'Fees Details' tab is active, displaying a table with columns: RowID, FeeID, Fee Name, ChargeDue, ChargePaid, ChargeWaived, Amount Paid, and Amount Waived. Underneath the table are input fields for 'Charged Amount' (0.00), 'Charge Paid' (0.00), 'Charge Waived' (0.00), 'Payment Amount' (0.00), and 'Waiver Amount' (0.00). A 'Next' button is located at the bottom right of this section. To the right of the main form are five blue rectangular buttons labeled 'Print', 'View', 'Add', 'Post', and 'Cancel'.

2. Select a module name from the **Module** drop down list.
3. Select Client **ID**, **Account ID** or **Application ID** from the module name from **Module** drop down list.

NB:

This field is dependent on the previous field entered.

Fees Details

4. Click Next.

Transaction Details

5. Click Next.

Signatories

6. Update.

To abort/discard the changes, click **Cancel**

Viewing a Fee/Charge

To view a Fee/Charge:

1. Mouse hover the **Start** icon, and choose **Transactions > Fees/ Charge Payment**.
The Fees/Charge Payment Screen is displayed.
2. Select Client **ID**, **Account ID** or **Application ID** from the module name from **Module** drop down list.
NB: This field is dependent on the previous field entered.

Cash Transactions

This is a module use to record all the cash transactions.

This section covers the following topics:

- Adding a Cash Transaction
- Viewing a Cash Transaction
- Editing a Cash Transaction

Adding a Cash Transaction

To add a Cash Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Cash Transactions**.

The Cash Transactions Screen is displayed:

Figure 57 Cash Transactions Screen

The screenshot shows the 'Cash Transactions' window. At the top, there are dropdown menus for 'Batch ID' (01), 'Branch ID' (01), 'Transaction Type' (< Select >), 'Account ID' (highlighted in green), 'Account Name' (01), 'Transaction Currency' (Tzs), 'Voucher Type' (< Select >), 'Transaction Amount' (0), 'Local Amount' (0), 'Transaction Code' (highlighted in green), and 'Remarks'. Below these are two sections: 'Photo & Sign.' and 'Signatures'. The 'Photo' section shows a placeholder 'Photo 4x4'. The 'Signature' section shows a handwritten signature. On the right side, there is a vertical toolbar with buttons for 'View All', 'Denomination', 'Print', 'View', 'Add', 'Delete', 'Save', and 'Cancel'.

2. Enter the batch identification in **Batch ID**.
3. Click **View**.
4. Click **Add**.
5. Select the type of transaction from the **Transaction Type** drop down list.
6. Enter the account identification in **Account ID**.
7. Enter the name of the account in **Account Name**.
8. Select the type of voucher from the **Voucher Type** drop down list.
9. Enter the voucher number, reference number or cheque number in **Voucher No/Ref#/Cheque#**.
10. Enter the amount to be transacted in **Transaction Amount**.
11. Select the transaction code from the **Transaction Code** drop down list.
12. Click **Save**.

To abort/discard the changes, click **Cancel**

NB: Click the **View All** button to show a grid of all cash transactions.

Click the **Denomination** button to show the available denominations a cashier can use from their till.

Click the **Print** button to print the receipt of cash transactions.

Viewing a Cash Transaction

To view a Cash Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Cash Transactions**.

The Cash Transactions Screen is displayed.

2. Enter the batch identification in **Batch ID**.

Click **View**.

Editing a Cash Transaction

To edit a Cash Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Cash Transactions**.

The Cash Transactions Screen is displayed.

2. Enter the batch identification in **Batch ID**.

Click **View**.

3. Click **Edit**.

4. Modify the required fields.

5. Click **Update**.

To abort/discard the changes, click **Cancel**

Transfer Transactions

This module is used by the user to record transferred transactions details in the system. All non cash transactions are posted using this module for local and other branches.

This section covers the following topics:

- Adding a Transfer Transaction
- Viewing a Posted Transfer Transaction
- Viewing a Pending Transfer Transaction
- Deleting a Transfer Transaction

Adding a Transfer Transaction

To add a Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transfer Transactions**.

The Transfer Transactions Screen is displayed:

Figure 58 Transfer Transactions Screen

Transfer Transactions

Batch ID :	Serial ID :														
Branch ID : 01	Branch Name : 01														
Transaction Type : < Select >	Account Type : < Select >														
Account ID :	Account Name :														
Account Currency : TZS	Transaction Currency : TZS														
Transaction Amount :	Exchange Rate : 0														
Local Amount : 0	Profit/Loss :														
Trx Date : 22/09/2017	Value Date : 22/09/2017														
Transaction Code :	Remarks :														
Voucher No/Ref #:	Transactions Count :														
Sum Debits :	Sum Credits :														
<input type="button" value="Add"/> <input type="button" value="Remove"/> <input type="button" value="Update"/> <input type="button" value="Cancel"/>															
<input type="button" value="View Posted"/> <input type="button" value="Print"/> <input type="button" value="View Pending"/>															
<input type="button" value="Add"/> <input type="button" value="Delete"/> <input type="button" value="Save"/>															
<input type="button" value="Transactions."/> <input type="button" value="Photo & Sign."/> <input type="button" value="Signatories"/>															
<table border="1"> <thead> <tr> <th>Transaction Type</th> <th>Account Type</th> <th>Branch ID</th> <th>Account ID</th> <th>Account Name</th> <th>Currency</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="7"></td> </tr> </tbody> </table>		Transaction Type	Account Type	Branch ID	Account ID	Account Name	Currency	Amount							
Transaction Type	Account Type	Branch ID	Account ID	Account Name	Currency	Amount									

2. Click **Add**.
3. Select a type of transaction from the **Transaction Type** drop down List.
4. Select the type of the account from the **Account Type** drop down list.
5. Enter the account identification in **Account ID**.
6. Enter the name of the account in **Account Name**.
7. Enter the amount to be transacted in **Transaction Amount**.
8. Enter the code of the transaction in **Transaction Code**.
9. Enter any remarks you may have in **Remarks**.
10. Enter either the voucher number or the reference number in **Voucher No/Ref #**.
11. Click **Update**.
12. Click **Save**.

To abort/discard the changes, click **Cancel**

NB:

Click the **Print** button to print the receipt of a transfer transaction.

Viewing a Posted Transfer Transaction

To view a posted Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transfer Transactions**.
The Transfer Transactions Screen is displayed.
2. Click **View Posted**.

Viewing a Pending Transfer Transaction

To view a pending Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transfer Transactions**.
The Transfer Transactions Screen is displayed.
2. Enter the batch identification in **Batch ID**.
3. Click **View Pending**.

Deleting a Transfer Transaction

To delete a posted Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transfer Transactions**.
The Transfer Transactions Screen is displayed.
2. Click either **View Posted** or **View Pending**.
3. Select the relevant item from the grid.
4. Click **Remove**.
5. Click **Delete**.
6. Click **Yes** in the pop up window that appears to confirm deletion.

JV Posting

This module is used to post journal vouchers transactions. JVs are only posted to a previous financial period that has not been closed in the system.

This section covers the following topics:

- Adding a JV Post
- Viewing a Posted JV
- Viewing a Pending JV
- Deleting a JV Post

Adding a JV Post

To add a JV Post:

1. Mouse hover the **Start** icon, and choose **Transactions > JV Posting**.

The JV Posting Screen is displayed:

Figure 59 JV Posting Screen

The screenshot shows the 'Journal Voucher Transactions' screen. At the top, there are several input fields: Batch ID, Serial ID, Branch ID (set to 01), Branch Name (set to 01), Value Date (22/09/2017), Transaction Type (dropdown menu), Account ID (dropdown menu), Account Name, Account Type (General Ledger), Account Currency (Tzs), Transaction Currency (Tzs), Exchange Rate (0), Local Amount (0), Profit/Loss, Remarks, Transaction Code, Voucher No, Transactions Count, Sum Debits, and Sum Credits. Below these are four buttons: Add, Remove, Update, and Cancel. A 'Transactions' section contains a table with columns: Transaction Type, Account Type, Branch ID, Account ID, Account Name, Currency, and Amount. The table is currently empty. To the right of the table is a vertical column of buttons: View Posted, Print, View Pending, Add, Delete, Supervise, Save, and Cancel.

2. Click **Add**.
3. Select a type of transaction from the **Transaction Type** drop down List.

4. Select the type of the account from the **Account Type** drop down list.
5. Enter the account identification in **Account ID**.
6. Enter the name of the account in **Account Name**.
7. Enter the amount to be transacted in **Transaction Amount**.
8. Enter the code of the transaction in **Transaction Code**.
9. Enter any remarks you may have in **Remarks**.
10. Enter the sum debts of the journal voucher in **Sum Debts**.
11. Enter the total credits of the general voucher in **Sum Credits**.
12. Click **Update**.
13. Click **Save**.

To abort/discard the changes, click **Cancel**

NB:

Click the **Print** button to print the receipt of a transfer transaction.

[Viewing a Posted JV](#)

To view a posted JV:

1. Mouse hover the **Start** icon, and choose **Transactions > JV Posting**.
The JV Posting Screen is displayed.
2. Click **View Posted**.

[Viewing a Pending JV](#)

To view a pending JV:

1. Mouse hover the **Start** icon, and choose **Transactions > JV Posting**.
The JV Posting Screen is displayed.
2. Enter the batch identification in **Batch ID**.
3. Click **View Pending**.

[Deleting a JV Post](#)

To delete a posted Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > JV Posting**.
The JV Posting Screen is displayed.
2. Click either **View Posted** or **View Pending**.
3. Select the relevant item from the grid.
4. Click **Remove**.
5. Click **Delete**.
6. Click **Yes** in the pop up window that appears to confirm deletion.

[Forex Transactions](#)

This module is used to transact all foreign exchange transactions.

This section covers the following topics:

- Adding a Forex Transaction

[Adding a Forex Transaction](#)

To add a Forex Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Forex Transactions**.
The Forex Transactions Screen is displayed:

Figure 60 Forex Transactions Screen

2. Enter the branch identification in **Branch ID**.
3. Enter the name of the branch in **Branch Name**.
4. Select the type of transaction from the **Transaction Type** drop down list.
5. Enter the batch identification in **Batch ID**.
6. Select the currency identification from the **Currency ID** drop down list.
7. Enter any comments in **Narration**.
8. Enter the passport or identification number in **Passport No/IDNo**.
9. Enter the name of the forex in **Name**.
10. Enter the address of the forex in **Address**.
11. Click **Update**.

To abort/discard the changes, click **Cancel**

NB:

Click the **Print** button to print the receipt of a transfer transaction.

Instant Cash Supervision

This is a module which is used for approving and rejecting any cash transactions that needs to be supervised instantly.

This section covers the following topics:

- Approving a Cash Supervision
- Rejecting a Cash Supervision

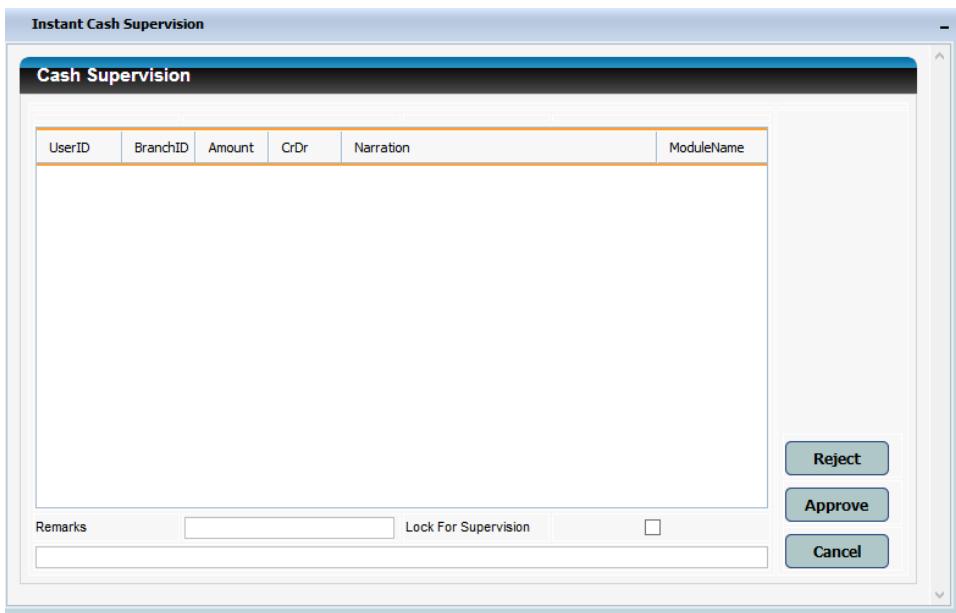
Approving a Cash Supervision

To approve cash supervision:

1. Mouse hover the **Start** icon, and choose **Transactions > Instant Cash Supervision**.

The Instant Cash Supervision Screen is displayed:

Figure 61 Instant Cash Supervision Screen



2. Select an item from the grid.
3. Enter any remarks you may have in **Remarks**.
4. If the account is to be locked for supervision, check the **Lock for Supervision** checkbox.
5. Click **Approve**.

To abort/discard the changes, click **Cancel**

Rejecting a Cash Supervision

To reject cash supervision:

1. Mouse hover the **Start** icon, and choose **Transactions > Instant Cash Supervision**.
The Instant Cash Supervision Screen is displayed.
2. Select an item from the grid.
3. Enter any remarks you may have in **Remarks**.
4. If the account is to be locked for supervision, check the **Lock for Supervision** checkbox.
5. Click **Reject**.

To abort/discard the changes, click **Cancel**

Quick Transaction Definition

Quick transactions are those transaction set to happen frequently, for example payment of rent which is done monthly.

This module is used to set the transactions automatic such that when its due date the system notifies the user.

This section covers the following topics:

- Adding a Quick Transaction Setting
- Viewing a Quick Transaction Setting
- Editing a Quick Transaction Setting
- Deleting a Quick Transaction Setting

Adding a Quick Transaction Setting

To add a Quick Transaction Setting:

1. Mouse hover the **Start** icon, and choose **Transactions > Quick Transaction Definition**.

The Quick Transaction Definition Screen is displayed:

Figure 62 Quick Transaction Definition Screen

The screenshot shows the 'Quick Transaction Settings' window. At the top, there are dropdown menus for 'Quick Transaction' and 'Active'. Below these are fields for 'Branch ID' (01), 'Branch Name' (01), 'Transaction Type' (dropdown), 'Account ID' (dropdown), 'Account Name' (dropdown), 'Account Currency' (Tzs), 'Transaction Currency' (Tzs), 'Local Amount' (0), 'Profit/Loss' (0), 'Transaction Code' (dropdown), 'Remarks' (dropdown), 'Voucher No.' (dropdown), 'Transactions Count' (dropdown), 'Sum Debits' (dropdown), and 'Sum Credits' (dropdown). Below the input fields are four buttons: 'Add', 'Remove', 'Update', and 'Cancel'. Underneath these buttons is a tabbed section with 'Transactions.', 'Photo & Sign.', and 'Signatories'. The 'Transactions.' tab is selected, showing a table with columns: BranchID, TrxType, Description, AccountTy, CurrencyI, LocalAmount, TrxAmount, VoucherNo, ChequeI, ExchangeI, and Remarks. To the right of the table are more buttons: 'View', 'Add', 'Edit', 'Delete', 'Save', and 'Cancel'. A vertical scroll bar is visible on the right side of the window.

2. Select a quick transaction from the **Quick Transaction** drop down list.
3. Click **View**.
4. Click **Add**.
5. Select a type of transaction from the **Transaction Type** drop down list.
6. Select the type of account from the **Account Type** drop down list.
7. Enter the account identification in **Account ID**.
8. Enter the name of the account in **Account Name**.
9. Enter the amount to be transacted in **Transaction Amount**.
10. Enter the profit or loss amount in **Profit/Loss**.
11. Select the code of the transaction from the **Transaction Code** drop down list.
12. Enter any remarks you may have in **Remarks**.
13. Enter the number of the voucher in **Voucher No.**.
14. Enter the transaction count in **Transactions Count**.
15. Click **Update**.
16. Click **Save**.

To abort/discard the changes, click **Cancel**.

NB:

Click the **Print** button to print a quick transaction setting.

Viewing a Quick Transaction Setting

To view a Quick Transaction Setting:

1. Mouse hover the **Start** icon, and choose **Transactions > Quick Transaction Definition**.

The Quick Transaction Definition Screen is displayed.

2. Select a quick transaction from the **Quick Transaction** drop down list.
3. Click **View**.
4. Click **Add**.

Editing a Quick Transaction Setting

To edit a Quick Transaction Setting:

1. Mouse hover the **Start** icon, and choose **Transactions > Quick Transaction Definition**.

The Quick Transaction Definition Screen is displayed.

2. Select a quick transaction from the **Quick Transaction** drop down list.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a Quick Transaction Setting

To delete a Quick Transaction Setting:

1. Mouse hover the **Start** icon, and choose **Transactions > Quick Transaction Definition**.
- The Quick Transaction Definition Screen is displayed.
2. Select a quick transaction from the **Quick Transaction** drop down list.
 3. Click **View**.
 4. Select the relevant item from the grid.
 5. Click **Remove**.
 6. Click **Delete**.
 7. Click **Yes** in the pop up window that appears to confirm deletion.

Transaction Supervision

This module is used to go through the transactions recorded.

This section covers the following topics:

- Supervising a Transaction
- Viewing a Transaction
- Rejecting a Transaction

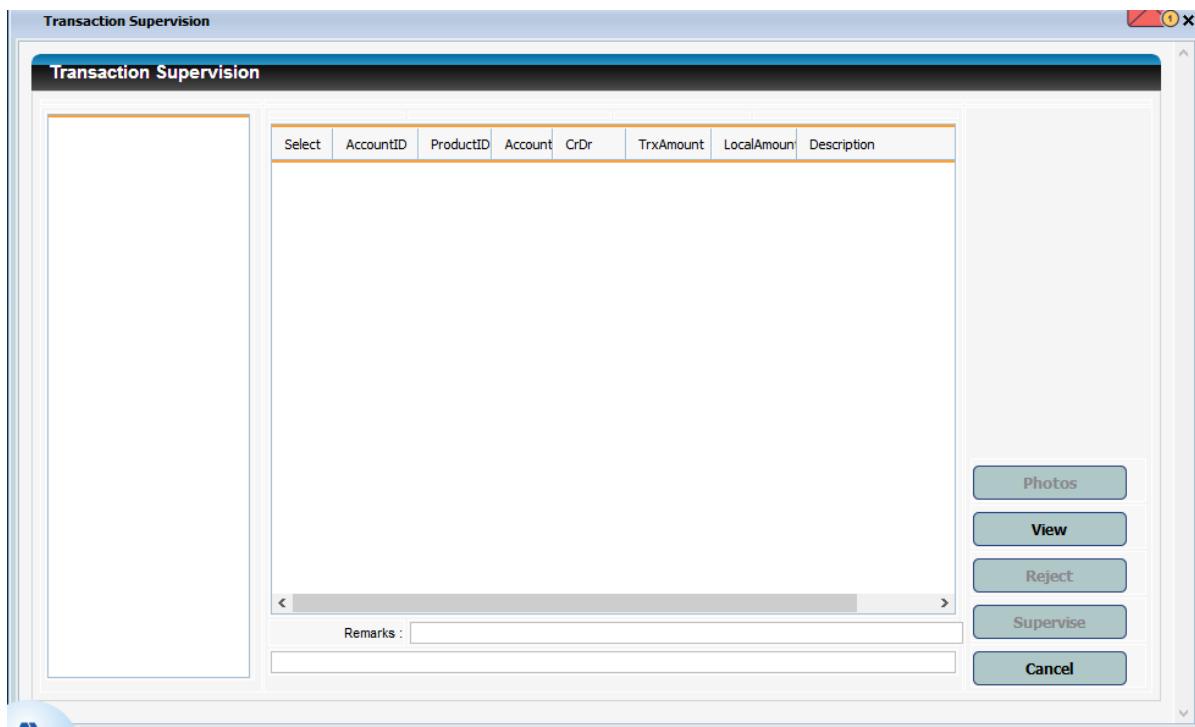
Supervising a Transaction

To supervise a Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transaction Supervision**.

The Transaction Supervision Screen is displayed:

Figure 63 Transaction Supervision Screen



2. Click **View**.
3. Select an item from the grid.
4. Click **Supervise**.

To abort/discard the changes, click **Cancel**

Viewing a Transaction

To view a Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transaction Supervision**.
The Transaction Supervision Screen is displayed.
2. Click **View**.

Rejecting a Transaction

To reject a Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transaction Supervision**.
The Transaction Supervision Screen is displayed.
2. Click **View**.
3. Select an item from the grid.
4. Click **Supervise**.

To abort/discard the changes, click **Cancel**

Quick Transaction Posting

This section covers the following topics:

- Posting a Transfer Transaction

Posting a Transfer Transaction

To post a Transfer Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Quick Transactions Posting**.

The Quick Transactions Posting Screen is displayed:

Figure 64 Quick Transactions Posting Screen

The screenshot shows the 'Quick Transactions Posting' application window titled 'Transfer Transactions'. At the top, there are dropdown menus for 'Quick Transaction' and 'Active' status. Below this is a table with columns: BranchID, Account ID, AccountTy, CurrencyI, LocalAoun, TrxAmount, ExchangeI, Remarks, AccountName, and CrDr. A row of these columns is highlighted with an orange border. Below the table are two tabs: 'Photo & Sign.' and 'Signatories'. Under 'Photo & Sign.', there is a placeholder for a 'Passport Photo(Click to Enlarge)' with a green background and the text 'Photo 4x4'. Under 'Signatories', there is a placeholder for a 'Signature(Click to Enlarge)' with a blue background and a handwritten signature. On the right side of the screen, there are four buttons: 'Print', 'Add', 'Save', and 'Cancel'.

Transaction Over budget Approval

This module is set to show the user when the actual budget exceed the budget set in the system

This section covers the following topics:

- Supervising a Transaction
- Viewing a Transaction
- Rejecting a Transaction

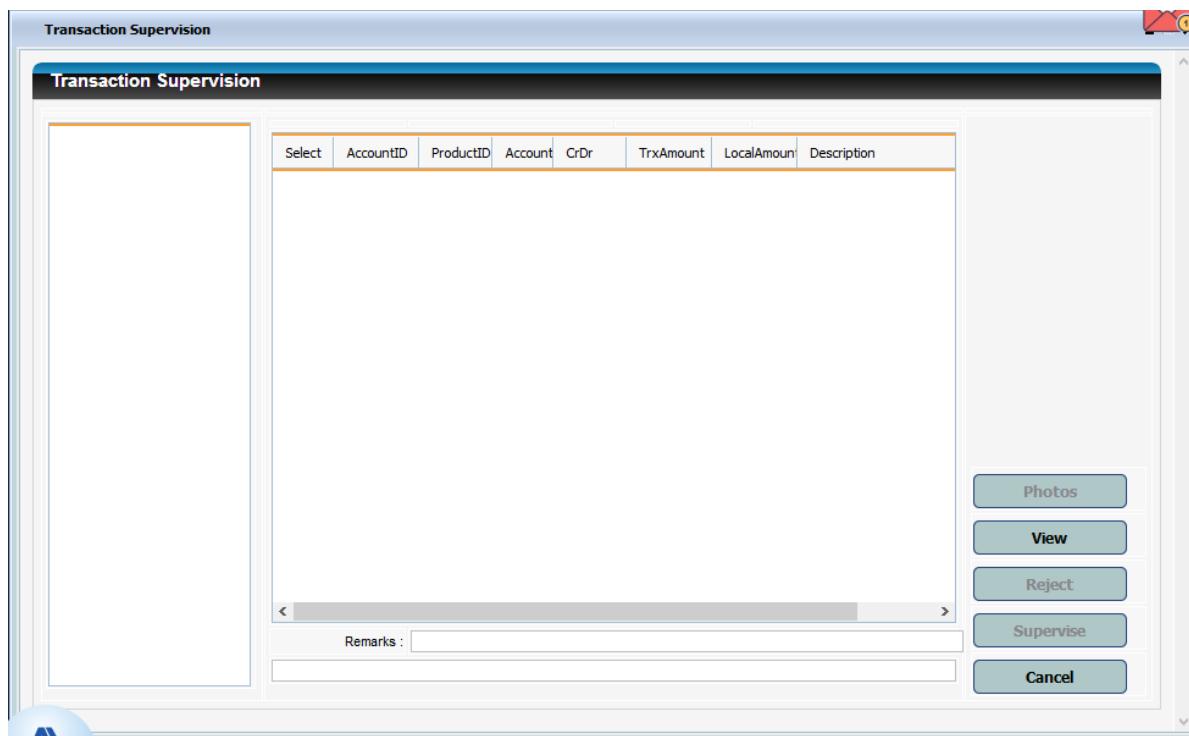
Supervising a Transaction

To supervise a Transaction:

1. Mouse hover the **Start** icon, and choose **Transactions > Transaction Overbudget Approval**.

The Transaction Supervision Screen is displayed:

Figure 65 Transaction Supervision Screen



[Viewing a Transaction](#)

[Rejecting a Transaction](#)

[Money Transfer](#)

This is a module used for adding, viewing and editing transfer details.

This section covers the following topics:

- Adding Transfer Details
- Viewing Transfer Details
- Editing Transfer Details

[Adding Transfer Details](#)

To add Transfer Details:

1. Mouse hover the **Start** icon, and choose **Transactions > Money Transfer Transactions**.

The Money Transfer Transactions Screen is displayed:

Figure 66 Money Transfer Transactions Screen

Money Transfer Transactions

Money Transfer

Data Entry

Money Transfer Activation/C
Money Transfer Cancellation

Views

		Transfer Details	Account Details
Transfer Type	< Select >	Transfer No	<input type="text"/>
Account Branch	01	Branch Name	01
Account ID	<input type="text"/>	Account Name	<input type="text"/>
Account Currency	TZS	Trx Currency	TZS
Transfer Amount	0.00	Charge Amount	0.00
Tax Amount	0.00	Net Amount	<input type="text"/>
Transfer Status	< Select >	Senders Mobile.No	<input type="text"/>
Senders Name	<input type="text"/>	Identification Type	< Select >
ID No	<input type="text"/>	Senders Address	<input type="text"/>
Senders E-Mail	<input type="text"/>	Secret Question	<input type="text"/>
Answer	<input type="text"/>	Sending Remarks	<input type="text"/>
Receiving Branch	<input type="text"/>	Receiving BranchName	<input type="text"/>
Receivers ID Type	< Select >	Receivers ID No	<input type="text"/>
Receivers Name	<input type="text"/>	Receivers Address	<input type="text"/>
Receivers Email	<input type="text"/>	Receivers MobileNo	<input type="text"/>

Sender's Copy
Receivers's Copy
View
Add New
Edit
Receive
Update
Cancel

2. Select the type of transfer from the **Transfer Type** drop down list.
3. Click **Add New**.
4. Enter the branch in which the account is in **Account Branch**.
5. Enter the account identification in **Account ID**.
6. Enter the name of the account in **Account Name**.
7. Select the currency of the account from the **Account Currency** drop down list.
8. Select the transaction currency from the **Trx Currency** drop down list.
9. Enter the amount to be transferred in **Transfer Amount**.
10. Enter the amount to be charged during the transfer in **Charge Amount**.
11. Enter the amount to be taxed in **Tax Amount**.
12. Enter the amount after tax in **Net Amount**.
13. Select the status of the transfer from the **Transfer Status** drop down list.
14. Enter the mobile number of the sender in **Senders Mobile No**.
15. Enter the name of the sender in **Senders Name**.
16. Select the type of identification document from the **Identification Type** drop down list.
17. Enter the ID number of the sender in **ID No**.
18. Enter the email address of the sender in **Senders Address**.
19. Enter a secret question to be remembered in **Secret Question**.
20. Enter an answer to the secret question in **Answer**.
21. Enter any remarks you may have in **Sending Remarks**.
22. Enter the branch where money transfer is to be received in **Receiving Branch**.
23. Enter the name of the receiving branch in **Receiving Branch Name**.
24. Select the receiver's identification type from the **Receivers ID Type** drop down list.
25. Enter the receiver's identification number in **Receivers ID No**.
26. Enter the name of the receiver in **Receivers Name**.
27. Enter the email address of the receiver in **Receivers Address**.
28. Enter the receivers email address in **Receivers Email**.
29. Enter the receiver's mobile number in **Receivers MobileNo**.
30. Click **Receive**
31. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing Transfer Details

To view Transfer Details:

1. Mouse hover the **Start** icon, and choose **Transactions > Money Transfer Transactions**.
The Money Transfer Transactions Screen is displayed.
2. Select the type of transfer from the **Transfer Type** drop down list.
3. Click **View**.

Editing Transfer Details

To edit Transfer Details:

1. Mouse hover the **Start** icon, and choose **Transactions > Money Transfer Transactions**.
The Money Transfer Transactions Screen is displayed.
2. Select the type of transfer from the **Transfer Type** drop down list.
3. Click **View**.
4. Modify the required fields.
5. Click **Update**.

To abort/discard the changes, click **Cancel**

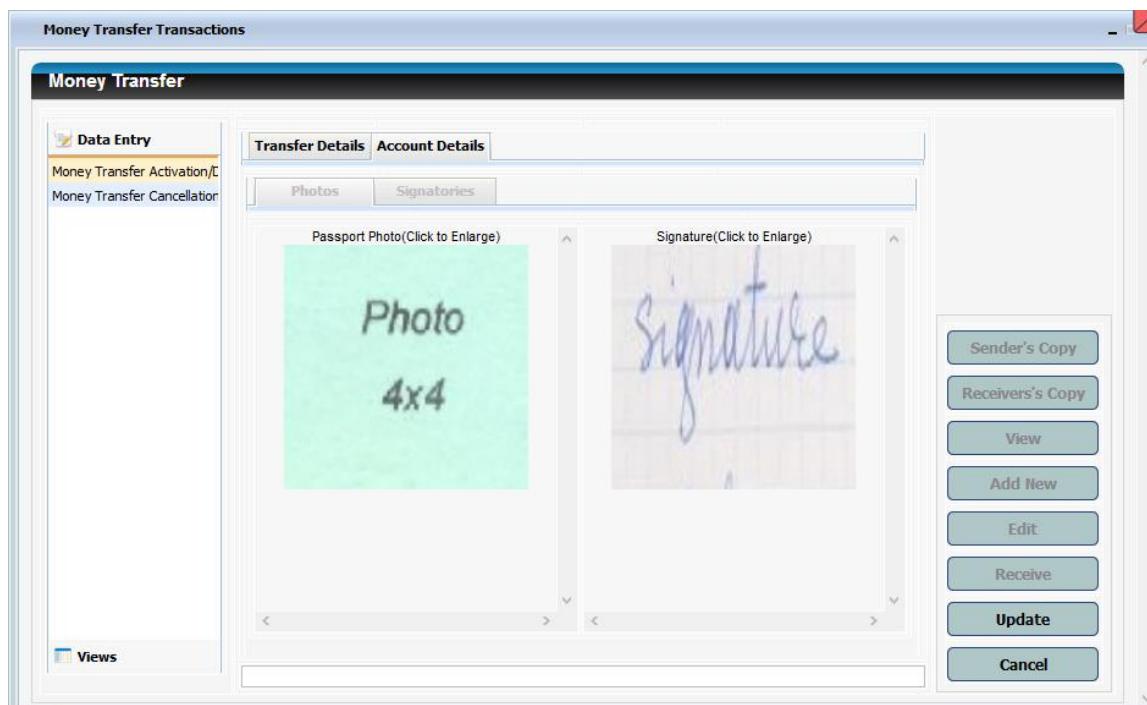
Adding Account Details

To add Account Details:

1. Mouse hover the **Start** icon, and choose **Transactions > Money Transfer Transactions**.

The Money Transfer Transactions Screen is displayed:

Figure 67 Money Transfer Transactions Screen



Working with the General Ledger Module

The General Ledger account is the core of your company's financial records. These constitute the central "books" of your system, and every transaction flows through the general ledger. These records remain as a permanent track of the history of all financial transactions since day one of the life of your company. The General ledger can be categorized as asset, Liability, Expenditure, Income and Equity. All the transactions handled by the Bank, including those which do not have direct implication on the clients account, are entered in their Books of Accounts under a pre-defined category. While individual details are maintained at the account level, consolidated details of each category are maintained by the Bank for proper monitoring and assessing the performance. Those transactions, which are not client related, are maintained in general ledgers. The maintenance of these accounting books is explained in the following sub modules.

This module covers the following functionalities:

- GL Groups
- Currencies
- General Ledgers
- Budget
- GL Parameters
- Interbranch GLs
- Branch GL
- GL Formats
- GL Bank Accounts
- GL Custom Mapping

GL Groups

This module enables a user to add an account type of their choice, however once the item is added, a user can only edit and not delete them such as, account type and description.

This section covers the following topics:

- Adding a GL Group
- Editing a GL Group

Adding a GL Group

To add a GL Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.

The GL Groups Screen is displayed:

Figure 68 GL Groups Screen

2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.
4. Click **Add New**.
5. Select a type of account from the **Account Type** drop down list.
6. Enter a description f the account in **Description**.
7. Enter any remarks you may have in **Remarks**.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

[Viewing a GL Group](#)

To view a GL Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.
The GL Groups Screen is displayed.
2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.

[Editing a GL Group](#)

To edit a GL Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.
The GL Groups Screen is displayed.
2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.
4. Modify the required fields.
5. Click **Update**.

To abort/discard the changes, click **Cancel**

GL Sub Groups

This module enables a user to add a sub general ledger group of their choice. Just as in the general ledger groups, a user can only edit and not delete them such as, account type and description.

This section covers the following topics:

- Adding the GL Sub Groups
- Viewing the GL Sub Groups
- Editing the GL Sub Groups

Adding the GL Sub Groups

To add a GL Sub Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.
The GL Groups Screen is displayed:
2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.
4. Choose **DataEntry > GL Sub Groups**.
The GL Sub Groups Screen is displayed:

Figure 69 GL Sub Groups Screen

The screenshot shows the 'GL Sub Groups' screen. At the top, there are input fields for 'GL Group ID' (500000), 'Sub GL Group ID' (highlighted with a green border and an info icon), 'Description', and 'Remarks'. Below these are sections for 'CreatedBy', 'Modified By', and 'Supervised By', each with corresponding 'Created On', 'Modified On', and 'Supervised On' fields. On the right side, there is a vertical toolbar with buttons for 'View', 'Add New', 'Edit', 'Update', and 'Cancel'.

5. Enter the sub general ledger group identification in **Sub GL Group ID**.
6. Click **View**.
7. Click **Add New**.
8. Enter a description f the account in **Description**.
9. Enter any remarks you may have in **Remarks**.
10. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing the GL Sub Groups

To view a GL Sub Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.
The GL Groups Screen is displayed.
2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.
4. Choose **DataEntry > GL Sub Groups**.
The GL Sub Groups Screen is displayed.
5. Enter the sub general ledger group identification in **Sub GL Group ID**.
6. Click **View**.

[Editing the GL Sub Groups](#)

To edit a GL Sub Group:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Groups**.
The GL Groups Screen is displayed.
2. Enter the general ledger group identification in **GL Group ID**.
3. Click **View**.
4. Choose **DataEntry > GL Sub Groups**.
The GL Sub Groups Screen is displayed.
7. Enter the sub general ledger group identification in **Sub GL Group ID**.
8. Click **View**.
9. Modify the required fields.
10. Click **Update**.

To abort/discard the changes, click **Cancel**

Currencies

This module allows the user to maintain both local and foreign currencies while dealing with general ledgers. With the use of this module, the user can set up minimum and maximum values of currencies they wish to buy and sell as well as buying and selling rates.

This section covers the following topics:

- Adding a Currency
- Viewing a Currency
- Editing a Currency

[Adding a Currency](#)

To add a Currency:

1. Mouse hover the **Start** icon, and choose **General Ledger > Currencies**.
The Currencies Screen is displayed:

Figure 70 GL Groups Screen

Maintain Currencies

Currencies

Data Entry	Currency ID	<input type="text"/>	Description	<input type="text"/>
Denominations	Currency Name	<input type="text"/>	Currency ISO	<input type="text"/>
	Minimum Value	<input type="text"/>	Maximum Value	<input type="text"/>
	Buying Rate	<input type="text"/>	Selling Rate	<input type="text"/>
	Coins Available	<input type="button" value="Select"/>	Conversion Value	<input type="text" value="0"/>
	Remarks	<input type="text"/>	Variance	<input type="text" value="0"/>
Views				
	<input type="button" value="View"/>	<input type="button" value="Add New"/>	<input type="button" value="Edit"/>	<input type="button" value="Update"/>
	<input type="button" value="Cancel"/>			

2. Enter the currency identification in **Currency ID**.
3. Click **View**.
4. Click **Add New**.
5. Enter a description for the currency in **Description**.
6. Enter the name of the currency in **Currency Name**.
7. Enter the currency ISO in **Currency ISO**.
8. Enter the minimum amount the currency should be in **Minimum Currency**.
9. Enter the maximum amount the currency should be in **Maximum Currency**.
10. Enter the buying rate of the currency in **Buying Rate**.
11. Enter the selling rate of the currency in **Selling Rate**.
12. Select whether coins should be availed or not from the **Coins Available** drop down list.
13. Enter the conversion value in **Conversion Value**.
14. Enter any remarks you may have in **Remarks**.
15. Enter the variance amount in **Variance**.
16. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a Currency

To view a Currency:

1. Mouse hover the **Start** icon, and choose **General Ledger > Currencies**.
The Currencies Screen is displayed.
2. Enter the currency identification in **Currency ID**.
3. Click **View**.

Editing a Currency

To edit a Currency:

1. Mouse hover the **Start** icon, and choose **General Ledger > Currencies**.
The Currencies Screen is displayed.
2. Enter the currency identification in **Currency ID**.
3. Click **View**.
4. Modify the required fields.

- Click **Update**.

To abort/discard the changes, click **Cancel**

Denominations

This module helps tellers break up of a transaction amount by denomination. In the 'Currency Denomination' screen, you can maintain the standard currency denominations for each currency that your bank deals with. To do this, the teller specifies the denomination of the currency via type as well as the denomination value.

This section covers the following topics:

- Updating a Denomination
- Editing a Denomination

Updating a Denomination

To update a denomination:

- Mouse hover the **Start** icon, and choose **General Ledger > Currencies**.
The Currencies Screen is displayed.
- Enter the currency identification in **Currency ID**.
- Click **View**.
- Choose **DataEntry > Denominations**.

The Denominations Screen is displayed:

Figure 71 Denominations Screen

The screenshot shows the 'Denominations' screen. At the top, there are input fields for 'Denomination Type' (with a dropdown menu) and 'Denomination Value'. Below these are five buttons: 'New', 'Discontinue', 'Re-Introduce', 'Save', and 'Abort'. The main area is a table with columns: 'DenominationID', 'Description', 'Value', and 'Discontinued'. A vertical scroll bar is visible on the right side of the table. On the far right, there are three more buttons: 'Edit', 'Update', and 'Cancel'.

- Click **Edit**.
- Click **New**.
- Select the type of denomination from the **Denomination Type** drop down list.
- Enter the value of the denomination in **Denomination Value**.
- Click **Save**.

10. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing a Denomination

To edit a denomination:

1. Mouse hover the **Start** icon, and choose **General Ledger > Currencies**.

The Currencies Screen is displayed.

2. Enter the currency identification in **Currency ID**.

3. Click **View**.

4. Choose **DataEntry > Denominations**.

The Denominations Screen is displayed.

5. Click **Edit**.

6. Modify the required fields.

7. Click **Update**.

To abort/discard the changes, click **Cancel**

NB: Denominations can be edited as either discontinued or reintroduced.

General Ledgers

is a set of numbered accounts a business uses to keep track of its financial transactions and to prepare financial reports. Each account is a unique record summarizing each type of asset, liability, equity, revenue and expense

The interface enables maintaining general ledger accounts required for conducting financial transactions of the bank. All transactions performed in a bank will be reflected in the general ledgers. Before starting the banking process for the bank, the institution must define all the general ledger accounts (Asset accounts, Liability accounts, Income accounts and Expenditure accounts). The balance sheet for the bank is derived from these accounts. This module will be used in defining new general ledgers and maintaining existing ones.

This section covers the following topics:

- Adding a General Ledger
- Viewing a General Ledger
- Editing a General Ledger

Adding a General Ledger

To add a General Ledger:

1. Mouse hover the **Start** icon, and choose **General Ledger > General Ledger**.

The General Ledger Screen is displayed:

Figure 72 General Ledger Screen

2. Enter the general ledger account identification in **GLAccountID**.
3. Click **View**.
4. Click **Add New**.
5. Enter the name of the general ledger in **GL Name**.
6. Select the currency identification of the general ledger from the **GLCurrencyID** drop down list.
7. Enter the general ledger that is being reported to in **ReportingtoGL**.
8. Select the general ledger type from the **GLType** drop down list.
9. Select the general ledger sub group type from the **GL Sub Group Type** drop down list.
10. Select the general ledger sub type from the **GL Sub Type** drop down list.
11. Select the general ledger category from the **GL Category** drop down list.
12. Enter any remarks concerning the general ledger in **GL Remarks**.
13. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a General Ledger

To view a General Ledger:

1. Mouse hover the **Start** icon, and choose **General Ledger > General Ledger**.
The General Ledger Screen is displayed.
2. Enter the general ledger account identification in **GLAccountID**.
3. Click **View**.

Editing a General Ledger

To edit a General Ledger:

1. Mouse hover the **Start** icon, and choose **General Ledger > General Ledger**.
The General Ledger Screen is displayed.
2. Enter the general ledger account identification in **GLAccountID**.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.

6. Click **Update**.

To abort/discard the changes, click **Cancel**

GL Special Conditions

At times, a certain activity may occur that is out of the ordinary e.g. an offer. These activities need to be maintained hence the need for special conditions module. It enables the user ease of access to change the way the system works normally to general ledger special conditions. When dealing with accounts, this allows the user to set special benefits to an account e.g. President's account, CEO accounts and Managers. Some of the special conditions include: waive off closing charges and special clearance.

This section covers the following topics:

- Editing a Special Condition

Editing a Special Condition

To update a special condition:

1. Mouse hover the **Start** icon, and choose **General Ledger > General Ledgers**.
The General Ledgers Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry > GL Special Conditions**.

The GL Special Conditions Screen is displayed:

Figure 73 GL Special Conditions Screen

Apply	Description	DataType	MinValue	MaxValue	Value
<input type="checkbox"/>	Account cannot go into Debit				
<input type="checkbox"/>	Account cannot go into Credit				
<input type="checkbox"/>	Block User Debit Transaction				
<input type="checkbox"/>	Block User Credit Transaction				
<input type="checkbox"/>	Record Access Level[0-500]	N	0	500	
<input type="checkbox"/>	Account is reconcilable				

5. Click **Edit**.
6. Select a description from the grid.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Budget

This module enables the user to maintain the forecasted budget.

This section covers the following topics:

- Viewing a Budget
- Editing a Budget
- Deleting a Budget

Viewing a Budget

To view a Budget:

1. Mouse hover the **Start** icon, and choose **General Ledger > Budget**.

The Budget Screen is displayed:

Figure 74 Budget Screen

The screenshot shows the 'GL Budgeting' window. At the top, there are four input fields: 'Branch ID' (01), 'Branch Name' (01), 'From Date' (empty), 'To Date' (empty), 'Currency' (Tzs), and 'Budget Break-Down' (< Select >). On the right side, there is a vertical column of buttons: 'View' (highlighted in blue), 'Export', 'Delete', 'Edit', 'Update', 'Copy All Branches', and 'Cancel'. At the bottom left, there is a 'Total Budget:' field with an empty input box.

2. Enter the starting date in **From Date**.
3. Enter the end date in **To Date**.
4. Select the currency to use from the **Currency** drop down list.
5. Select the breakdown of the budget from the **Budget Break-Down** drop down list.
6. Click **View**.

Editing a Budget

To edit a Budget:

1. Mouse hover the **Start** icon, and choose **General Ledger > Budget**.

The Budget Screen is displayed.

2. Enter the starting date in **From Date**.
3. Enter the end date in **To Date**.
4. Select the currency to use from the **Currency** drop down list.
5. Select the breakdown of the budget from the **Budget Break-Down** drop down list.
6. Click **View**.
7. Click **Edit**.

8. Modify the required fields.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a Budget

To delete a budget:

1. Mouse hover the **Start** icon, and choose **General Ledger > Budget**.
The Budget Screen is displayed.
2. Enter the starting date in **From Date**.
3. Enter the end date in **To Date**.
4. Select the currency to use from the **Currency** drop down list.
5. Select the breakdown of the budget from the **Budget Break-Down** drop-down list.
6. Click **View**.
7. Select the reminder to be deleted from the grid.
8. Click **Delete**.
9. Click **Yes** on the pop up menu that is displayed.

GL Parameters

GL Parameters are elements present or used to classify the general ledger.

This interface enables the user to define general ledger currencies parameters such as

- Profit and loss account
- Loan Credit bank transfer
- Forex transaction account

This section covers the following topics:

- Editing a GL Parameter
- Viewing a GL Parameter

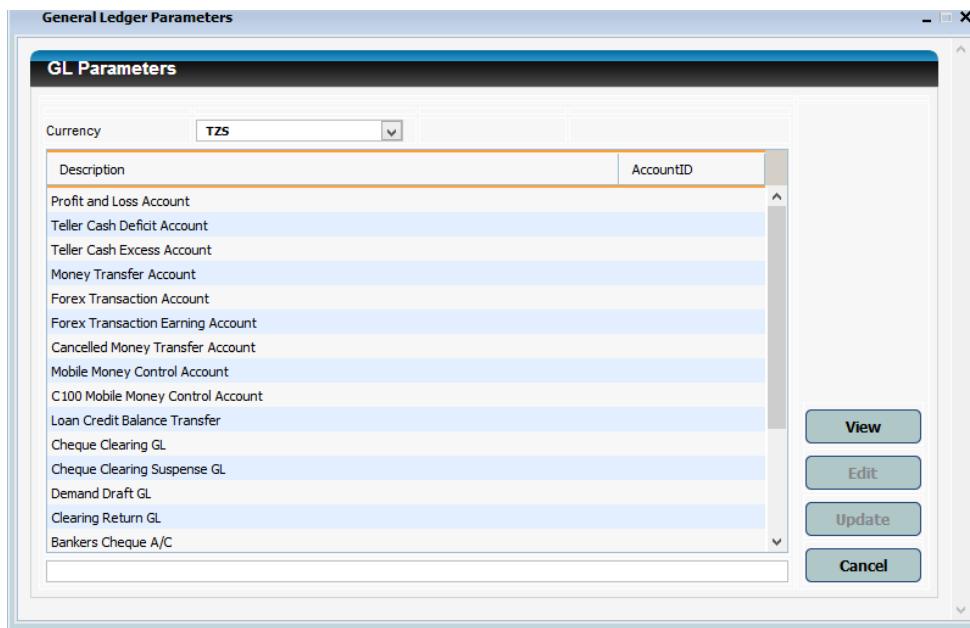
Editing a GL Parameter

To edit a GL Parameter:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Parameters**.

The GL Parameters Screen is displayed:

Figure 75 GL Parameters Screen



2. Select a currency from the **Currency** drop down list.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

[Viewing a GL Parameter](#)

To view a GL Parameter:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Parameters**.
The GL Parameters Screen is displayed.
2. Select a currency from the **Currency** drop down list.
3. Click **View**.

[Interbranch GLs](#)

This module is used to maintain transactions that take place between a one bank branch involving accounts that are maintained in other branches. For each combination of branches that may be involved in an inter-branch transaction, you can define the currency to which the related accounting entries will be posted.

This section covers the following topics:

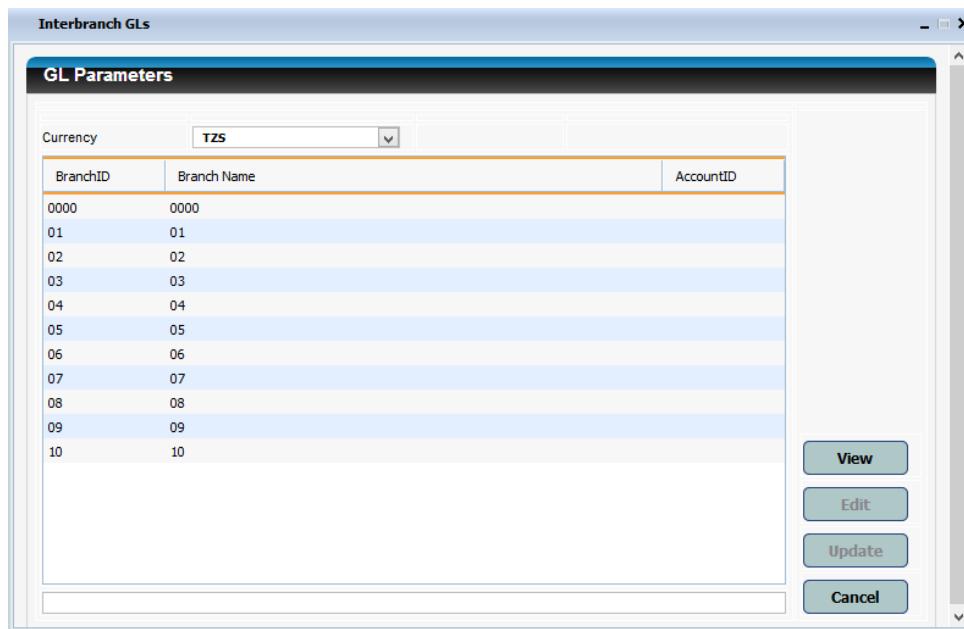
- Editing an Interbranch GL
- Viewing an Interbranch GL

[Editing an Interbranch GL](#)

To edit an interbranch GL:

1. Mouse hover the **Start** icon, and choose **General Ledger > InterBranch GLs**.
The Interbranch GLs Screen is displayed:

Figure 76 GL Groups Screen



2. Select a currency from the **Currency** drop down list.
3. Click **View**.
4. Click **Edit**.
5. Modify the required fields.
6. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing an Interbranch GL

To view an interbranch GL:

1. Mouse hover the **Start** icon, and choose **General Ledger > InterBranch GLs**.
The Interbranch GLs Screen is displayed.
2. Select a currency from the **Currency** drop down list.
3. Click **View**.

Branch GL

This interface enables the user to update details, of general ledger accounts maintained by the bank, to the individual branches depending on the requirement. The system also allows adding general ledger account for both local and foreign branches, provided the user is having rights in that branch.

This section covers the following topics:

- Viewing a Branch GL

Viewing a Branch GL

To view a Branch GL:

1. Mouse hover the **Start** icon, and choose **General Ledger > Brach GL**.

The Branch GL Screen is displayed:

Figure 77 Branch GL Screen

The screenshot shows the 'GL Branch' data entry screen. The 'Data Entry' tab is selected. The 'Block / Unblock' button is highlighted. The 'GLAccount Reminders' button is also present. The main area contains fields for Branch ID (01), GL Account ID, GL Name, Reporting to GL, GL Sub Type Group, GL Category, GL Remarks, Opening Local Bal, Opening Foreign Bal, Local Balance, Foreign Balance, Is Blocked (checkbox), Closed On, Created By, Modified By, Supervised By, Created On, Modified On, and Supervised On. On the right side, there are 'View', 'Update', and 'Cancel' buttons.

2. Enter the general ledger account identification in **GLAccountID**.
3. Click **View**.

Block/Unblock

The Apex Core banking system allows one to block/unblock a general ledger for several reasons such as fraud, a court order and government instruction. This module describes how to temporarily block a general ledger from any transactions. Blocking of a GL will stop effecting any transactions in the account.

This section covers the following topics:

- Blocking a General Ledger Branch
- Unblocking a General Ledger Branch

Blocking a General Ledger Branch

To block a general ledger branch:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Branch**.
The GL Branch Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry > Block/Unblock**.

The Block/Unblock Screen is displayed:

Figure 78 Block/Unblock Screen

The screenshot shows the 'Block / Unblock' interface. At the top, it says 'Block / Unblock' and 'Account Block / Unblock'. Below that, there are several input fields: 'Branch ID' (01), 'Account ID' (UR/G/000176), 'Block Reason' (dropdown menu), 'Unblock Reason' (dropdown menu), 'Effective Date' (text box), and 'Reason' (text box). Further down, there are sections for 'CreatedBy', 'Modified By', and 'Supervised By', each with a text box and a corresponding date field ('Created On', 'Modified On', 'Supervised On'). On the far right, there are three buttons: 'Block', 'Unblock', and 'Close'.

5. Select the reason for the account being blocked from the **Block Reason** drop down list.
6. Enter the date when the blocking comes into effect in **Effective Date**.
7. Enter the reason in **Reason**.
8. Click **Block**.

To abort/discard the changes, click **Cancel**

Unblocking a General Ledger Branch

To unblock a general ledger branch:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Branch**.
The GL Branch Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry > Block/Unblock**.

The Block/Unblock Screen is displayed.

5. Select the reason why the account was blocked from the **Block Reason** drop down list.
6. Select the reason as to why the account is being unblocked from the **Unblock Reason** drop down list.
7. Enter the date when the blocking comes into effect in **Effective Date**.
8. Enter the reason in **Reason**.
9. Click **Block**.

To abort/discard the changes, click **Cancel**

GLAccount Reminders

This module helps the user to mark reminders for any type of general ledger accounts. Whenever any user accesses the accounts, these reminders will be flashed. This Remainers details are useful to serve better and get any documents/ information from the customer.

This section covers the following topics:

- Adding a GL Account Reminder
- Editing a GL Account Reminder
- Deleting a GL Account Reminder

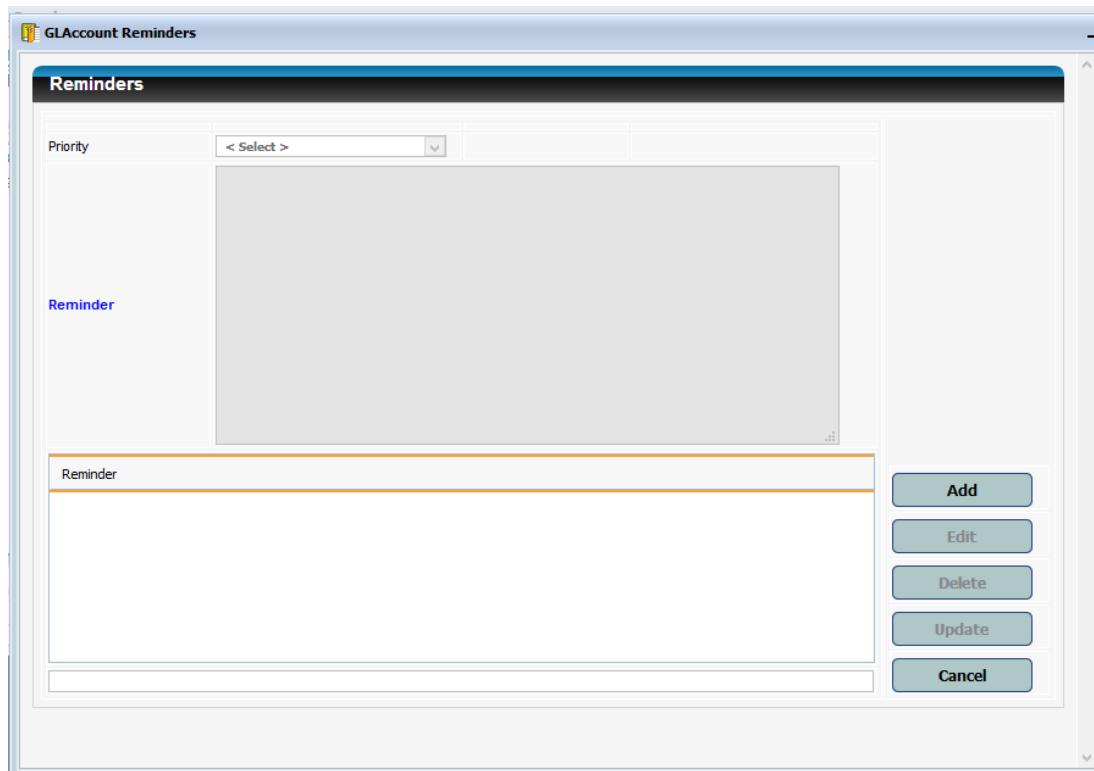
Adding a GL Account Reminder

To add a general ledger account reminder:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Branch**.
The GL Branch Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry >GLAccount Reminders**.

The GL Account Reminders Screen is displayed:

Figure 79 GL Account Reminders Screen



5. Click **Add**.
6. Select the priority of the reminder from the **Priority** drop down list.
7. Enter the message to appear on the reminder in **Reminder**.
8. Click **Update**.

To abort/discard the changes, click **Cancel**

Editing a GL Account Reminder

To edit a general ledger account reminder:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Branch**.
The GL Branch Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry >GLAccount Reminders**.

The GL Account Reminders Screen is displayed.

5. Click **Edit**.
6. Modify the required fields.
7. Click **Update**.

To abort/discard the changes, click **Cancel**

Deleting a GL Account Reminder

To delete a general ledger account reminder:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Branch**.
The GL Branch Screen is displayed.
2. Enter the general ledger account identification in **GL Account ID**.
3. Click **View**.
4. Choose **DataEntry >GLAccount Reminders**.

The GL Account Reminders Screen is displayed.

5. Select the reminder to be deleted from the grid.
6. Click **Delete**.
7. Click **Yes** on the pop up menu that is displayed.

GL Formats

This module enables the user to generate various financial reports such as profit and loss accounts as well as balance sheets.

This section covers the following topics:

- Editing a GL Format
- Deleting a GL Format

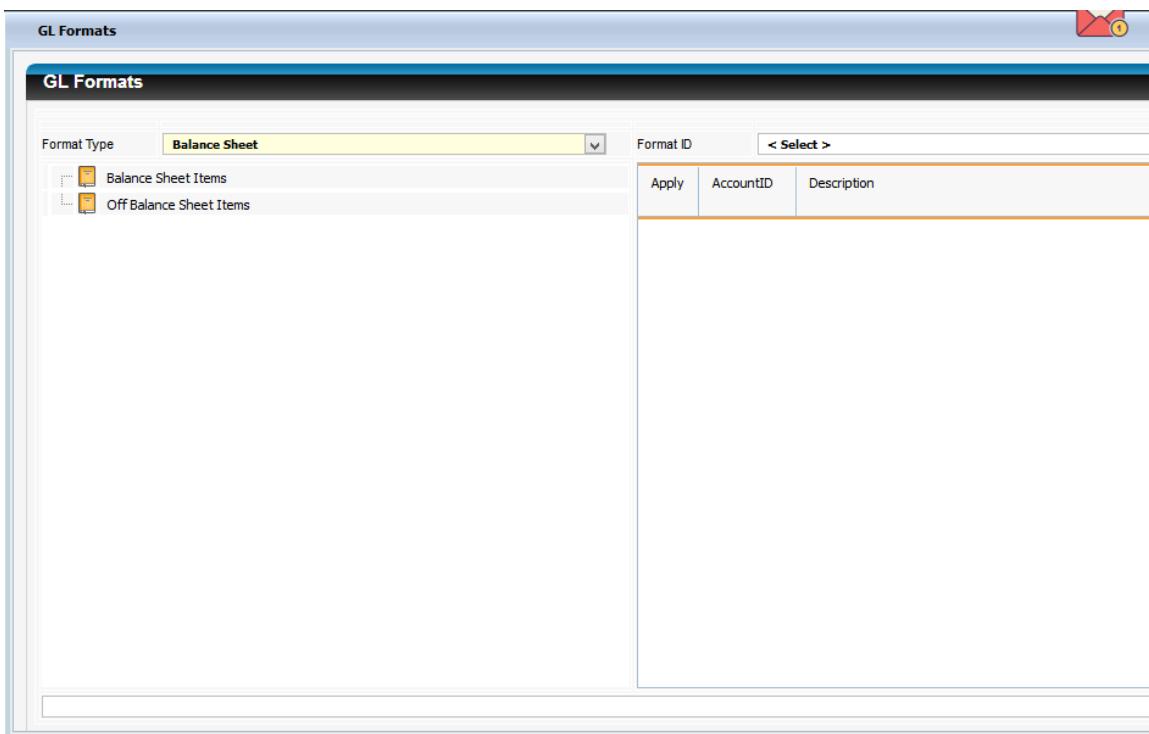
Editing a GL Format

To edit a general ledger format:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Formats**.

The GL Formats Screen is displayed:

Figure 80 GL Formats Screen



Deleting a GL Format

To delete a general ledger format:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Formats**.
The GL Formats Screen is displayed.

GL Bank Accounts

ERROR

GL Custom Mapping

This module is used to maintain subsidiary ledger accounts which attribute called map codes which indicate the general ledger account that is updated when financial activity is recorded in its subsidiary ledger account.

This section covers the following topics:

- Adding a GL Custom Map
- Viewing a GL Custom Map
- Editing a GL Custom Map
- Deleting a GL Custom Map

Adding a GL Custom Map

To add a GL Custom Map:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.

The GL Custom Mapping Screen is displayed:

Figure 81 GL Custom Mapping Screen

GL Custom Mappings

Mappings

Format	< Select >	Block Title																						
Ref. No		Order	0																					
Value Source	< Select >	Check/Un Check All																						
<table border="1"> <thead> <tr> <th>Apply</th> <th>Account Type</th> <th>Description</th> </tr> </thead> <tbody> <tr><td><input type="checkbox"/></td><td>A</td><td>Assets</td></tr> <tr><td><input type="checkbox"/></td><td>L</td><td>Liabilities</td></tr> <tr><td><input type="checkbox"/></td><td>E</td><td>Expenses</td></tr> <tr><td><input type="checkbox"/></td><td>I</td><td>Income</td></tr> <tr><td><input type="checkbox"/></td><td>R</td><td>Retained Earnings</td></tr> <tr><td><input type="checkbox"/></td><td>C</td><td>CAPITAL</td></tr> </tbody> </table>				Apply	Account Type	Description	<input type="checkbox"/>	A	Assets	<input type="checkbox"/>	L	Liabilities	<input type="checkbox"/>	E	Expenses	<input type="checkbox"/>	I	Income	<input type="checkbox"/>	R	Retained Earnings	<input type="checkbox"/>	C	CAPITAL
Apply	Account Type	Description																						
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<input type="checkbox"/>	L	Liabilities																						
<input type="checkbox"/>	E	Expenses																						
<input type="checkbox"/>	I	Income																						
<input type="checkbox"/>	R	Retained Earnings																						
<input type="checkbox"/>	C	CAPITAL																						
<table border="1"> <thead> <tr> <th>Apply</th> <th>AccountID</th> <th>Description</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td></tr> </tbody> </table>				Apply	AccountID	Description																		
Apply	AccountID	Description																						
Derived Formula Formula: <input type="text"/> Sample Format: $(\#\#Ref1\# - \#\#Ref2\#) * (15/100)$																								
<table border="1"> <thead> <tr> <th>Ref No</th> <th>Narration</th> <th>Source</th> <th>Order</th> </tr> </thead> <tbody> <tr><td></td><td></td><td></td><td></td></tr> </tbody> </table>				Ref No	Narration	Source	Order																	
Ref No	Narration	Source	Order																					

2. Select format identification from the **Format** drop down list.
3. Click **View**.
4. Click **Add**.
5. Enter a number of reference in **Ref. No.**.
6. Enter a title in **Block Title**.
7. Enter a relevant source of value in **Value Source**.
8. Specify an account by selecting on an item from the grid provided.
9. Click **Update**.

To abort/discard the changes, click **Cancel**

Viewing a GL Custom Map

To view a GL Custom Map:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.
The GL Custom Mapping Screen is displayed.
2. Select format identification from the **Format** drop down list.
3. Click **View**.

Editing a GL Custom Map

To edit a GL Custom Map:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.
The GL Custom Mapping Screen is displayed.
2. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.
The GL Custom Mapping Screen is displayed.
3. Select format identification from the **Format** drop down list.
4. Click **View**.
5. Modify the required fields.

6. Click **Update**.

To abort/discard the changes, click **Cancel**

[Deleting a GL Custom Map](#)

To delete a GL Custom Map:

1. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.
The GL Custom Mapping Screen is displayed.
2. Mouse hover the **Start** icon, and choose **General Ledger > GL Custom Mapping**.
The GL Custom Mapping Screen is displayed.
3. Select format identification from the **Format** drop down list.
4. Select the reminder to be deleted from the grid.
5. Click **Delete**.
Click **Yes** on the pop up menu that is displayed.

Working with Apex Report Viewer

This module allows the bank to view all the bank transactions performed by the agent. The reports can be exported in various formats such as PDF, Xls, Xlsx, Rtf, Html, Text, Csv, and Image.

The bank can view the following reports using this module:

- Credit
- Finance
- Group Reports
- Operations
- System Security Reports

The module covers the following functionalities:

- Viewing Reports
- Various Elements in Report Screen

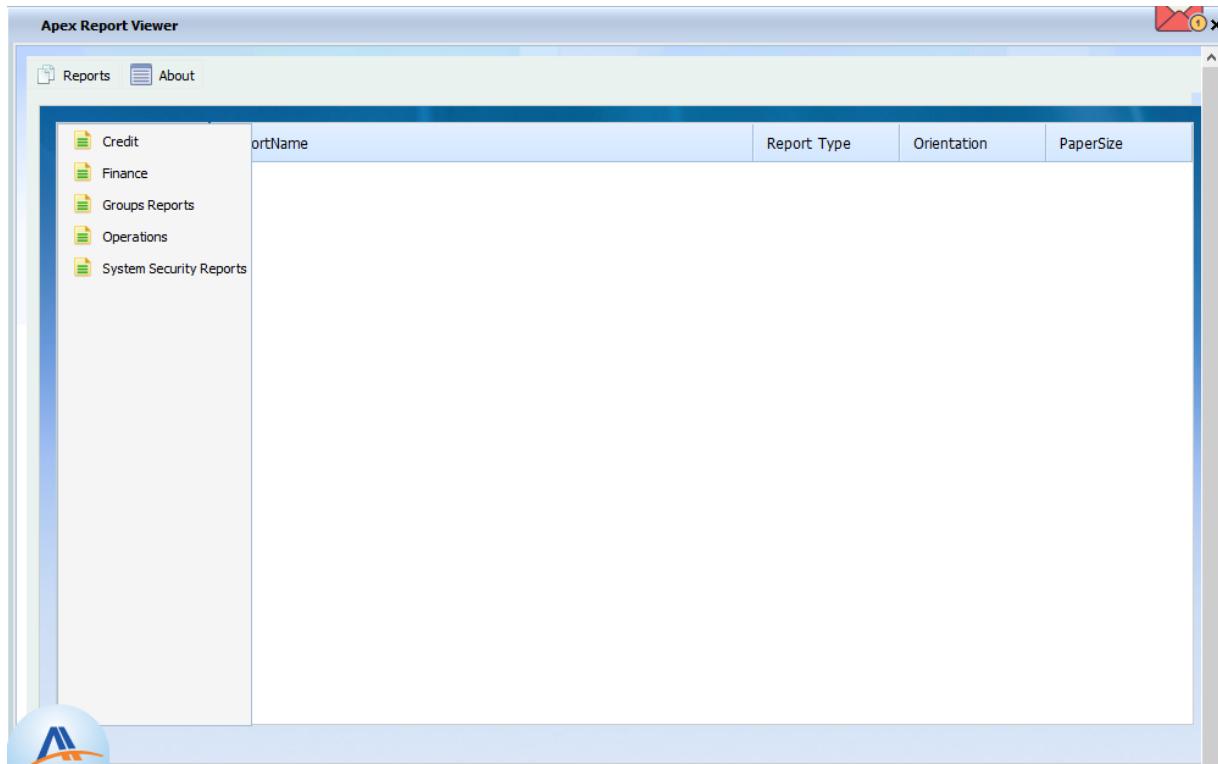
Viewing Reports

To view a Report:

1. Mouse hover the **Start** icon, and choose **Apex Report Viewer**.

The Apex Report Viewer Screen is displayed:

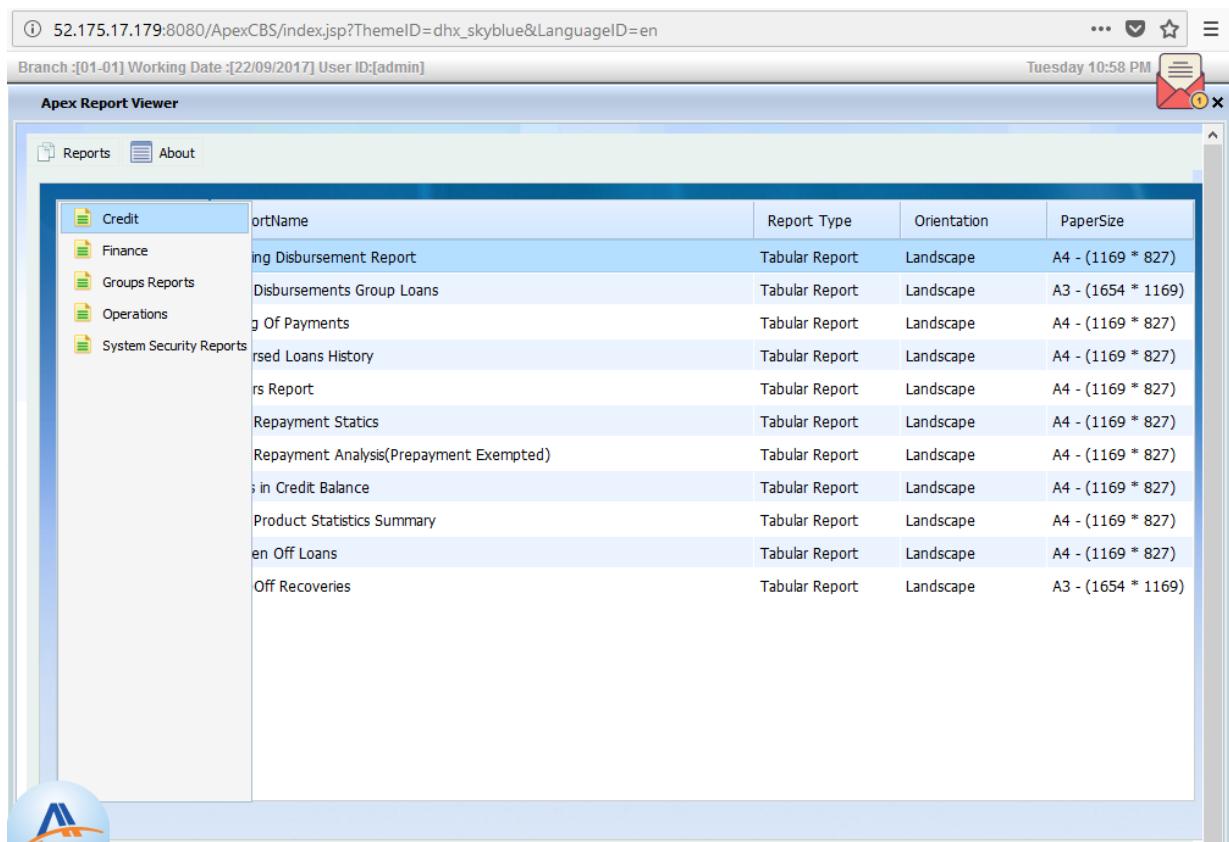
Figure 82 Apex Report Viewer Screen



2. Double Click on a report from the left-hand pane.

The following populated screen is displayed:

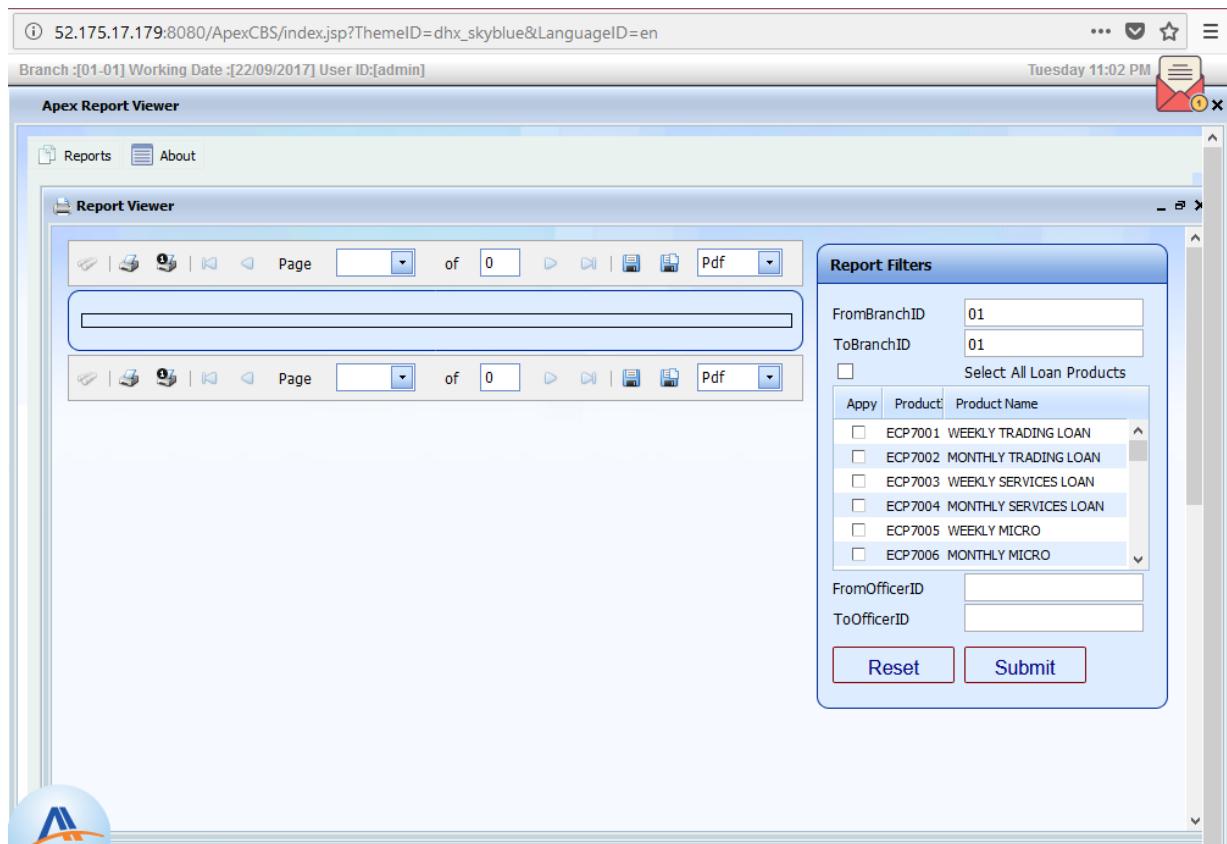
Figure 83 Apex Report Viewer Screen



3. Double click on a report name.

The following Report Viewer Screen is displayed:

Figure 84 Report Viewer Screen



Various Elements in Report Screen

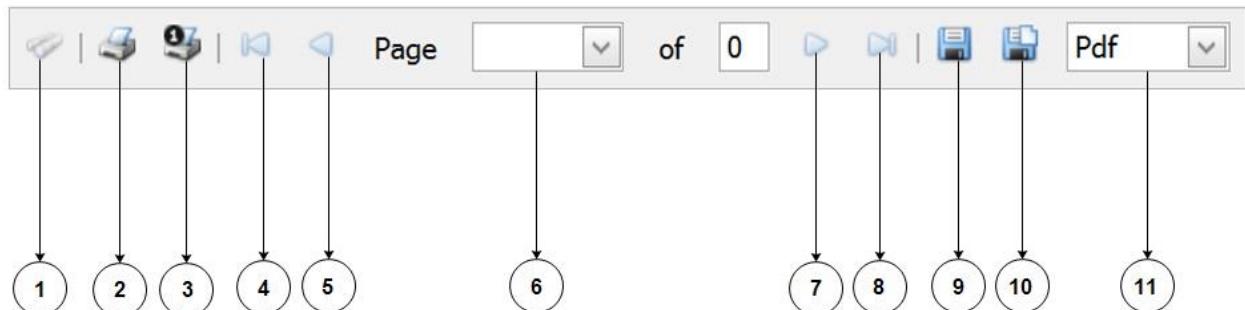


Table 7 Report Screen - Elements

Icon #	Description
1	Allows the user to perform a search in the search window.
2	Allows the user to print the report.
3	Allows the user to print the current page.
4	Allows the user to navigate to the first page.
5	Allows the user to navigate to the previous page.
6	Allows the user to navigate to any page by selecting the page number from the dropdown

Icon #	Description
	list.
7	Allows the user to navigate to the next page.
8	Allows the user to navigate to the last page.
9	Allows the user to save the report to the disk.
10	Allows the user to open the report in a new window.
11	Allows the user to export the report in the desired format.

Various Elements in Report Browser

The screenshot shows a 'Report Filters' dialog box with the following elements and their corresponding numbers:

- FromBranchID input field (1)
- ToBranchID input field (2)
- Checkboxes for loan products (3)
- FromOfficerID input field (4)
- ToOfficerID input field (5)
- FromDate input field (6)
- ToDate input field (7)
- Reset button (8)
- Submit button (9)
- A large number 10 is positioned to the left of the dialog box, pointing towards the checkboxes.

Table 8 Report Screen - Elements

Icon #	Description
1	Allows the user to input the originating branch identification
2	Allows the user to input the destination branch identification
3	Allows the user to select the product to apply
4	Allows the user to input the originating officer identification

Icon #	Description
5	Allows the user to input the destination officer identification
6	Allows the user to input the first date of filter
7	Allows the user to input the last date of filter
8	Allows the user to submit after the record input the first date of filter
9	Allows the user to clear data in case of a mistake
10	Allows the user to select all the loan products

Working the Report Browser

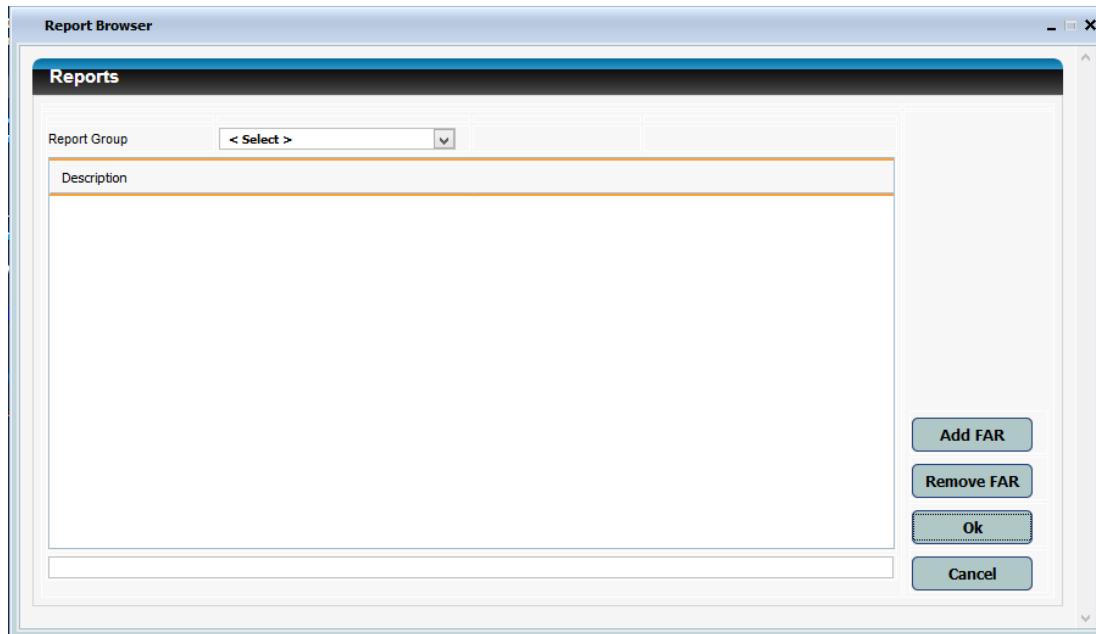
Viewing the Report Browser

To view the Report Browser:

1. Click on the report browser icon on the desktop.

The Report Browser Screen is displayed:

Figure 85 Report Browser Screen

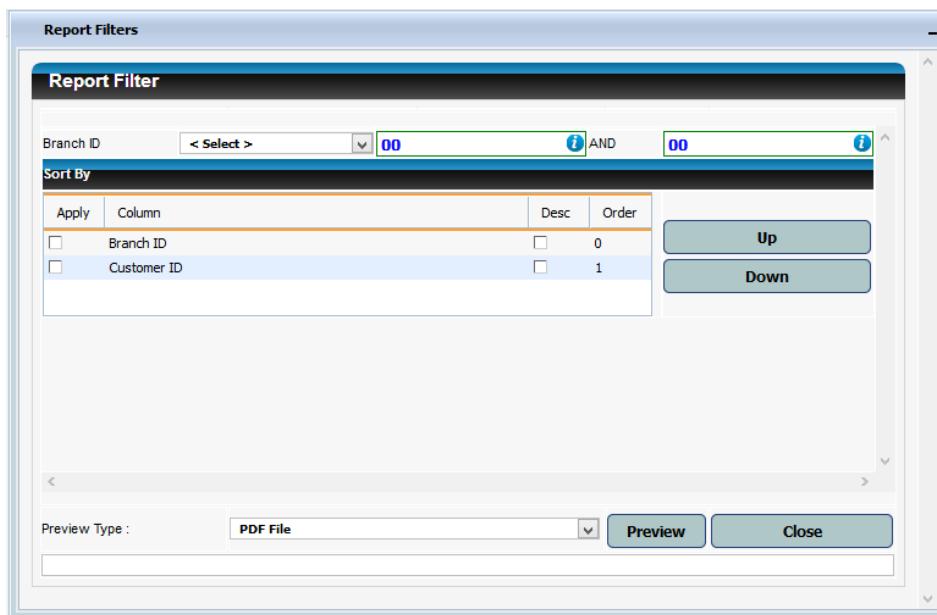


2. Select a report group from the **Report Group** drop down list.
A description is populated on the grid.
3. Select an item from the description.
4. Click **Ok**.

To abort/discard the changes, click **Cancel**

The following **Report Filters** Screen is displayed:

Figure 86 Apex Report Viewer Screen



1. Select the branch identification from the Branch ID drop down list.
2. Enter the least value in the first textbox.
3. Enter the greatest value in the last textbox.
4. Select the sort by Order by Clicking on the checkbox marker in the Apply column then either **Up** or **Down**.
5. Click **Preview** which generates a PDF file.

To abort/discard the changes, click **Close**

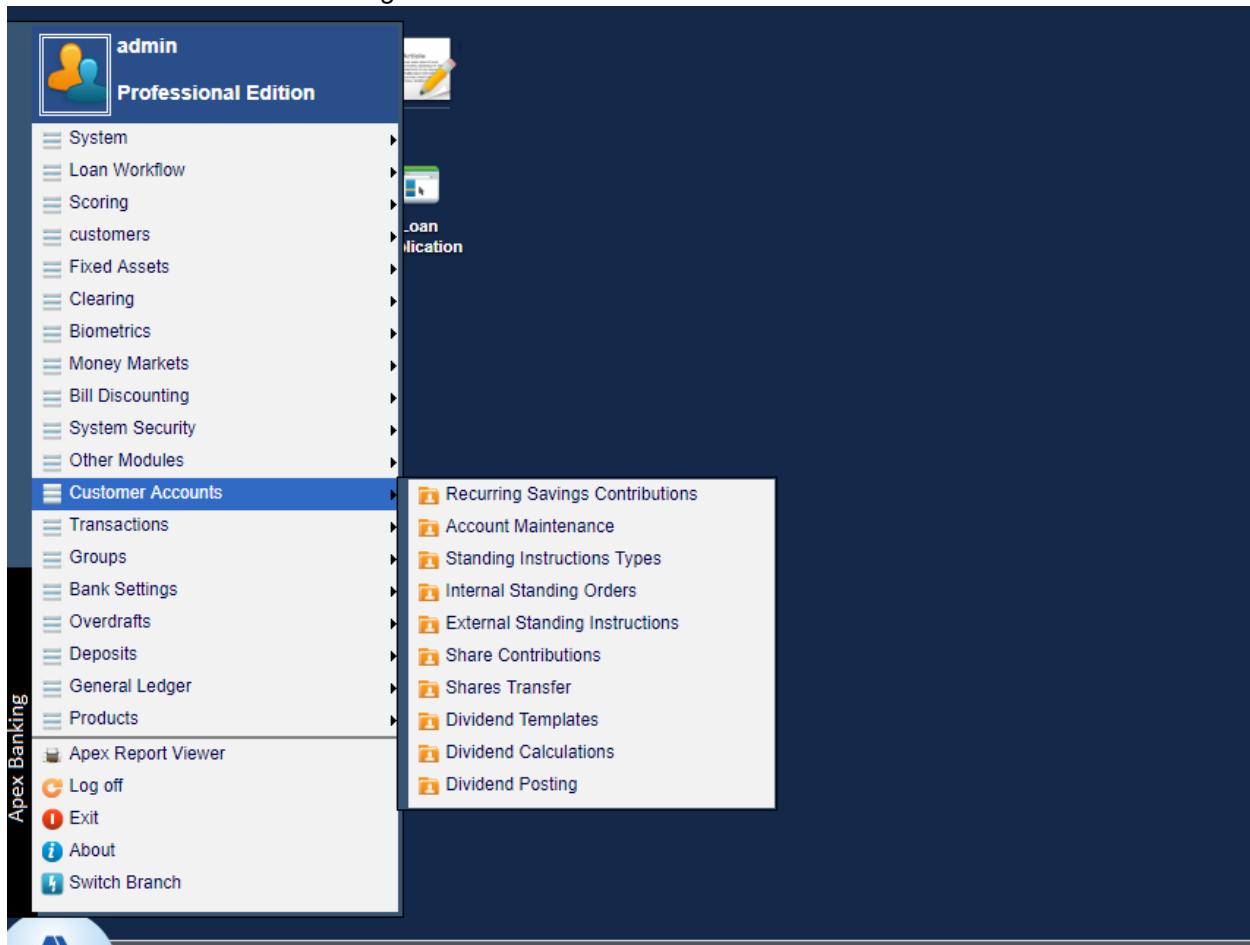
CUSTOMER ACCOUNTS

This module is used to maintain customer's accounts details.

It consist of

- Recurring Savings Contributions
- Account Maintenance
- Standing Instruction Types
- Internal Standing Orders
- External Standing Instructions
- Share Contributions
- Share Transfer
- Dividend Template
- Dividend Calculation
- Dividend Posting

Figure : 87Customer Accounts Menu



1. Account Maintenance

This module is used to create a customer's account in the System.

- Click the **menu button** and select **Customer Accounts> Account Maintenance**
 - I. All the highlighted modules are mandatory
 - II. The Account ID is system generated

The Customer Account Screen is as shown below

Figure :88 Customer Account Screen

The screenshot shows a software application window titled "Customer Account Screen". On the left, there's a vertical sidebar with various menu items like "Joint Account Limits", "Freeze / Unfreeze", "Account Alerts", etc. A blue arrow points from the "Data Entry" link in this sidebar to the main content area. The main area is titled "Accounts" and contains a grid of input fields for account details. The fields include BranchID (00), Client ID, Account ID (highlighted in yellow), Mailing Address #, City, Phone #, Fax #, EMail, Operation Mode, Account Status, Branch Name (HQ), Product ID, Account Name, Mailing Address #, Country, Phone #, Mobile #, Contact Person, Account Officer, and Old A/C ID. Below the grid are sections for CreatedBy, Last Modified By, Supervised By, Created On, Last Modified On, and Supervised On. On the far right, there's a vertical sidebar with buttons for "View", "Add New", "Edit", "Update", and "Cancel".

- Click **Add New**
- Fill in all the details > **Update**

To view the customer Accounts details

Enter the Account ID (use f2 to search) >**View**

Click the Data Entry Module on the top left

1.Joint Account Limit

If the account created has two or more users user uses the Joint Account Module to record the amount of money that can de deposited in this account

2.Freeze/Unfreeze

This module is used where the user wants to freeze or unfreeze a customer's account.

To freeze an account

- Click the **Freeze/Unfreeze** module> **Add New**

- Fill in the details then> **Update**

Once an account is Frozen the customer can not transact to the account.

To unfreeze an account

- Click the **freeze/unfreeze** module
- Fill the Reference no then> **View**
- Click **Release** to unfreeze the Account

3.Account Alert

In this module the user states any alerts that are neccesary to the customer's account.

To add a

4. Account Custom Fields

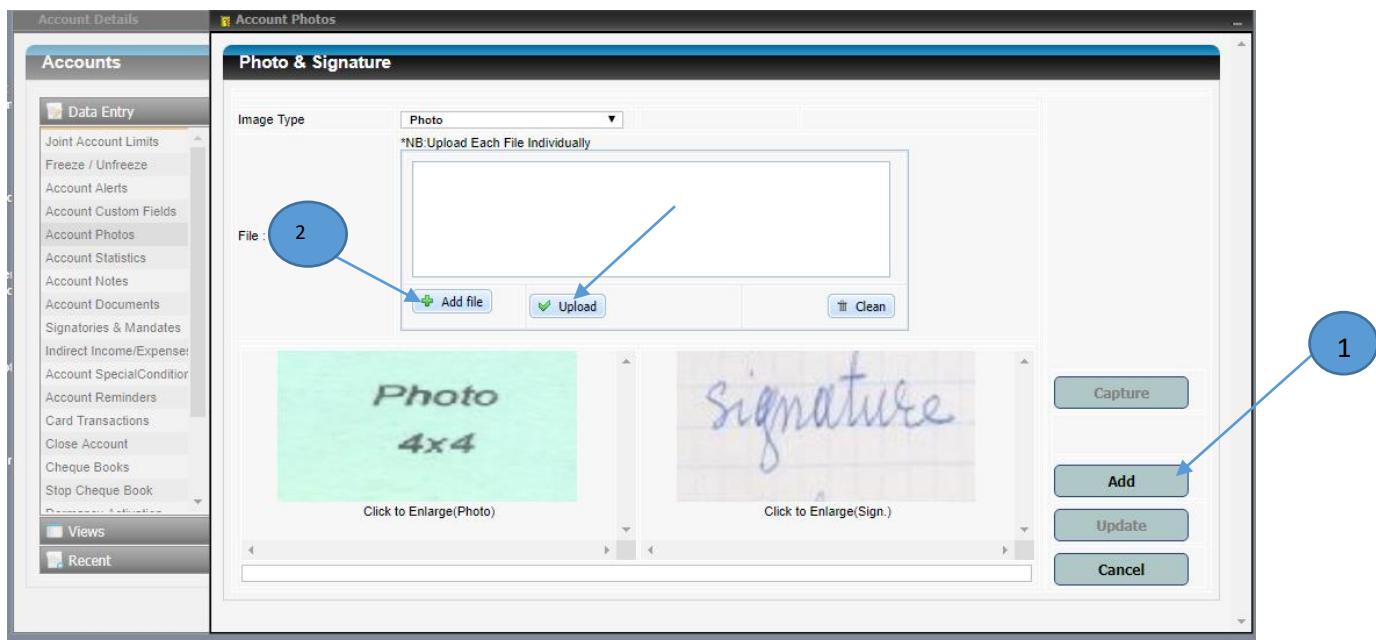
5. Account Photo

This module is used to fill the customer's picture in the system . This is necessary for clarification of the customer for security purposes.

To add the Photo

- Click the **Account photo** module>**Add**.

Figure :89 Account Photo Screen



- Click **add file** to search for the document in you computer storage > **Upload**
- To finish off click **Update**

6.Account Statistics

The module is used to show the statistics of a customer's account, that is any loan or the recent deposit.

To view the account's statistics

Click the account statistics module

Figure:90 accounts statistics

Branch ID	101	Client ID	[REDACTED]
Product ID	[REDACTED]	Account Status	Account Active
Account ID	[REDACTED]	Account Name	[REDACTED]
Clear Balance	00.00	UnClear Balance	00.00
UnSupervised Cr	00.00	UnSupervised Dr	00.00
Deposit Balance	00.00	Drawing Power	00.00
Freezed Amount	00.00	Available Balance	00.00
Credit Interest	00.00	Debit Interest	00.00
Penalty Interest	00.00	Penalty Receivable	00.00
Interest Receivable	00.00	Interest Payable	00.00
Interest Suspended	00.00	Penalty Interest Suspended	00.00
DayOpening ClearBalance	00.00	DayOpening UnclearBalance	00.00
CreatedBy	AB_ADMIN	Created On	Oct 8, 2018 12:00:00 AM
Last Modified By		Last Modified On	
Supervised By		Supervised On	

7.Accounts Notes

In this module the user adds any notes regarding the customer's account

8.Accounts Documents

This module is used to add the customer's details to the system

- Click **add file** to search for the document in you computer storage > **Upload**
- To finish off click **Update**

9.Signatories and Mandate.

This module is used for authorising **signatories** to sign or access the account together means one authorized **signatory** alone cannot use the account.

Figure: 91 Account signatory and mandate screen

Signatory ID	Customer ID	Limit	Description

To add the signatory module .

Click **signatory and Mandates** .The account ID and account name are already.

Click **edit** then **add**

Fill in all the details >**update**

10.Indirect Income /Expenses

This is the module used to fill in customer's incomes and expenses to the system.

Figure: 92 Indirect income & Expenses screen

Indirect Incomes/Expenses

Branch ID	101	Pk1	101000166401101		
PK2		TrxDate			
Type	< Select >	Category	< Select >		
Amount	0.00	Batch ID			
Remarks					
TrxDate	BatchID	Type	CategoryI	Amount	Narration

- To add the expenses or incomes **click add new**
- Then **update**

11.Account Special Conditions

This module is used to indicate any specific conditions regarding this account.

You only tik the special conditions required the update

12.Card transactions.

Some customers use their bank card to transact . This module is used to register their cards to the system so that once a transaction takes place it is recorded in the system

Figure :93 Card maintenance Screen

Card Maintenance

Account Number	101000166401101	Card Number	
Transaction Password		Daily Debit Limit	0.0
Card Active From		Card Active To	
Password Expiry Date			
CreatedBy		Created On	
Last Modified By		Last Modified On	
Supervised By		Supervised On	

No Card Maintained for this Account

- To maintain a card in the system click **card transaction module**
- Then click **edit** to enable user to fill in the required information
- To finish click **update**.

13. Closure account

This module is used to close an existing account

Figure 94 Account Closure screen

BranchID	AccountID	Account Name	CrDr	Local Amt.	Amount	Description

CreatedBy: _____ Created On: _____
Last Modified By: _____ Last Modified On: _____
Supervised By: _____ Supervised On: _____

14 Cheque books

This module is used to write the cheques in the system to make sure they are recorded.

Figure 95 Cheque book Screen

15. Stop cheque book
16. Cancel stop cheque book.
17. Dormancy activation.

This is a module used to activate a customer's account after it has been dormant for some time.

18. Account transfer.

This module helps the user to make an account transfer from one customer to another. This may happen when a customer wishes to transfer his/her account to another person.

Figure 96 Account transfer Screen

19. Accounts charge rate.

This module is used to record the charges to an account other than the original charges placed on all the customer Accounts

Figure : 97 Charge navigation

The screenshot shows the 'Account Charge Rates' module interface. On the left, there is a sidebar with 'Account Details' and a list of account-related options. The main area is titled 'Charge Negotiation' and contains several input fields and dropdown menus. The fields include: Branch ID (00), Account ID (00100004), Name (BENSON MENGICH KIPTUM), Effective Date (empty), Charge (dropdown set to '< Select >'), Expiry Date (empty), Min. Amount (0.00), Amount (empty), Max. Amount (0.00), Ceiling Amount (0.00), and Description (empty). Below these fields is a table with columns: Description, Min. Amount, Amount, Max. Amount, EffectiveDate, and CeilingAmt. To the right of the form are five buttons: View, Add, Edit, Update, and Cancel.

20. Pass Book Opening Balance

Standing instructions Types

This is a module used to maintain the automatic payments that are to be made either weekly, monthly etc.

To open the **Standing Instructions Types** screen

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Standing Instructions Types**
The Standing Instructions Types screen will be displayed as shown below

Figure 98 Standing Instructions

The screenshot shows the 'Standing Instruction Types' data entry screen. It features a central grid of input fields for various parameters like instruction ID, name, retry frequency, and fail descriptions. On the left, there's a sidebar with 'Data Entry' and 'Views' options. On the right, there's a vertical toolbar with buttons for 'View', 'Add New', 'Edit', 'Update', and 'Cancel'.

2. Select the **Instruction ID** in the space provided

3. Click **View**

4. Click **Add New** to Add any information required

5. Fill in the details

6. Click **Update**

7. To modify any changes in the module

Click **Edit**

To abort/discard the changes, click **Cancel**

Recurring Savings Contributions

This is a module that is used to maintain the savings contributions of a customer.

To open the Recurring Savings Contributions screen

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Recurring Savings Contributions**

The Recurring Savings Contributions screen will be displayed

Figure 99 Recurring Savings Contributions

The screenshot shows the 'Recurring Contributions' application interface. At the top, a blue header bar displays the title 'Recurring Contributions'. Below it, a black navigation bar contains the title 'Recurring Savings Contributions'. On the left, a vertical sidebar has a 'Data Entry' section with a 'Penalty Accrual(R.S)' icon. A 'Views' icon is also present. The main area contains several input fields and dropdown menus:

Branch ID	00	Branch Name	HQ
Account ID		Account Name	
Reference No		Contribution Amount	
Frequency	< Select >	Deposit Day	
Penalty Amount Type	< Select >	Penalty Value	
Penalty Calculation	< Select >	Grace Days	
Recurring Status	< Select >	Penalty Accrued	
Start Date		Remarks	

Below these fields, there are sections for user details:

CreatedBy	Created On
Last Modified By	Last Modified On
Supervised By	Supervised On

On the right side of the form, there is a vertical column of buttons:

- View
- Previous
- Next
- Add Terminate
- Approve Termination
- Add New
- Edit
- Update
- Cancel

2. Enter Reference No

Click View

3. Click Add New to maintain a new Recurring Savings Contributions.

4.Fill in the missing data required

5.Click **Update**

6.To modify any changes,Click **Edit**

To abort/discard the changes, click **Cancel**

Internal Standing Orders

This is a module that is used to maintain instructions given by the account holder to the bank to pay a set amount in intervals usually fixed e.g rent,mortgage etc.

To open the Internal Standing Orders screen

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Internal Standing Orders**

The Internal Standing Orders screen will be displayed.

Figure :100 Standing instruction types

The screenshot shows the 'Standing Instruction Types' data entry screen. The interface is a standard Windows-style application window. On the left, there's a vertical sidebar with 'Data Entry' and 'Views' buttons. The main area is titled 'Standing Instruction Types'. It contains a grid of input fields for various parameters like Branch ID, Account ID, Start Date, Frequency, and Amount. On the right, there are five buttons: 'View', 'Add New', 'Edit', 'Update', and 'Cancel'.

2. Click **View**

3.Click **Add New** to maintain a new Standing Instructions Orders

4.Fill in the missing data required

5.Click **Update**

6.To modify any changes,Click **Edit**

To abort/discard the changes, click **Cancel**

Share Contribution

This is a module used to

To open the share contribution module

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Share Contribution**
The Shares Contribution screen will be displayed as shown below

Figure :101 Diviend calculation templates

The screenshot shows a software window titled "Shares Contribution Amendment". The main title bar is "Dividend Calculation Templates". The window contains several input fields and buttons. At the top left are "Account ID" and "Account Name" fields. Below them are "Amount" (set to 0.00) and "Effective From" (set to 24/02/2018). A large central area has "Effective From" and "Amount" headers. The bottom section contains "CreatedBy", "Created On", "Last Modified By", "Last Modified On", "Supervised By", and "Supervised On" fields. To the right of the main area are four buttons: "View", "Edit", "Update", and "Cancel".

2. Enter the Account ID in the **Account ID** field provided

3. Click **View**

4. Click **Edit** to modify any changes

5. Click **Update**

To abort/discard the changes, click **Cancel**

Share Transfer

This is a module that is used to record share transfers.

To open the shares transfers screen

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Shares Transfers**

The shares transfers screen will be displayed

Figure 102 Share transfer screen

The screenshot shows the 'Shares Transfer' application window titled 'Share Transfers'. It contains several input fields and buttons. At the top, there are four pairs of fields: 'From AccountID' (highlighted with a green border), 'Account Name', 'Clear Balance' (0.00), 'New Clear Balance' (0.00), 'To AccountID' (highlighted with a green border), 'Account Name', and 'Transfer Amount' (0.00). Below these are four buttons: 'New', 'Remove', 'Save', and 'Abort'. A large table below the buttons has columns: 'Account ID', 'Account Name', 'Transfer Amount', 'ProductID', and 'CurrencyID'. On the right side of the table are three buttons: 'Add', 'Update', and 'Cancel'. A red message at the bottom left of the table area says 'Branch 00 Does not allow transactions.CLOSED'.

2. Enter the **From AccountID** space

3. Click **Add**

4. Click **New**

Enter **to AccountID**

5. Click **Save**

6. Click **Update**

To abort/discard the changes, click **Cancel**

Dividend Template

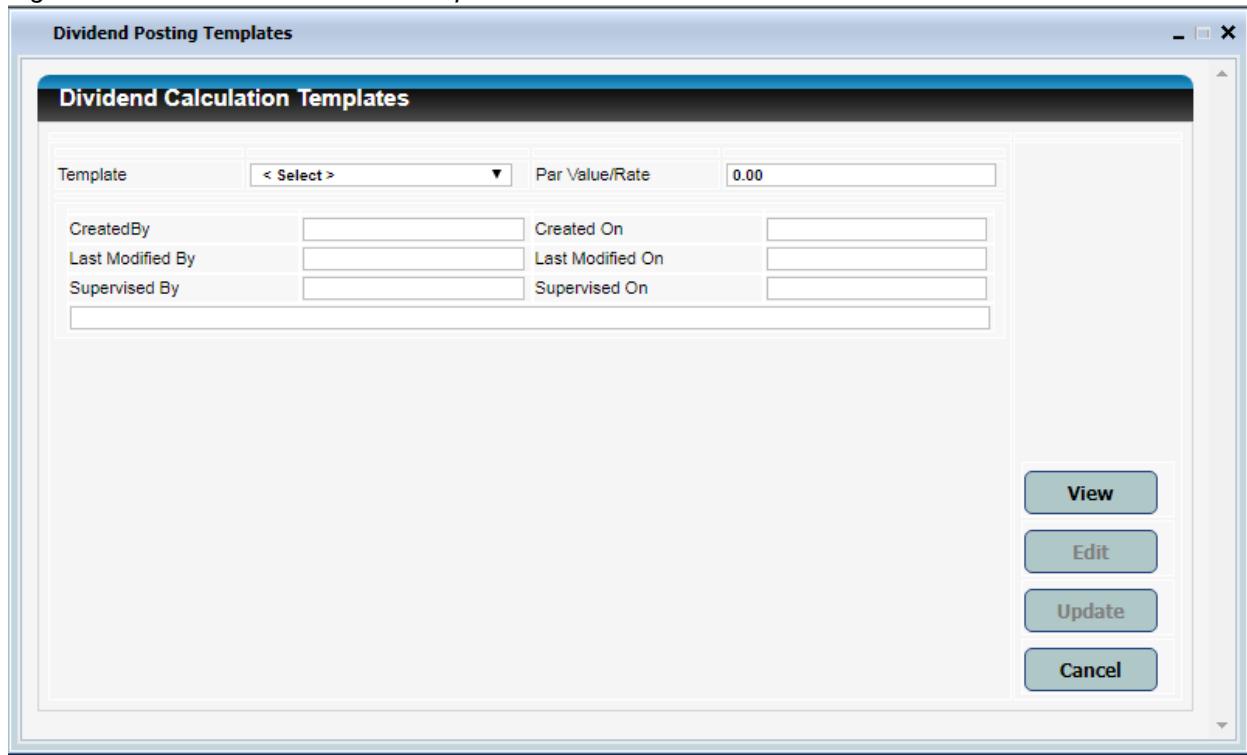
This is a module that is used to provide added information of the dividend.

To open the Dividend Templates

1. Mouse hover the **Start** icon, and choose **Customer Accounts >Dividend Templates**

The Dividend Posting Templates will be displayed as shown below

Figure :103 Dividend calculation Template



2. Choose the template you require in the **Template** space provided.
3. Click **View**
4. Click **Edit** to modify any changes.
5. Click **Update**
To abort/discard the changes, click **Cancel**

Dividend Calculation

This is a module that is used to calculate the dividends for different individuals who are entitled to dividends .

To open the dividend dividend calculation module

1. Mouse hover the **Start** icon, and choose **Customer Accounts > Dividend Calculations**
The Dividend Calculation screen will be displayed

Figure:104 Dividend calculation

The screenshot shows the 'Dividend Calculations' application window titled 'Dividend Calculation'. At the top, there are input fields for 'From Date' and 'To Date', a dropdown for 'Dividend Template' with an option to 'Select', and a field for 'Declared Dividends'. Below these is a large grid table with columns: 'Apply', 'Client ID', 'Account ID', 'Account Name', 'Balance', 'CalculationMonths', 'Calculated Amount', and 'From Date'. The first row of the grid has orange borders. At the bottom of the grid, there are summary statistics: 'Summary: count:0 - sum:0'. To the right of the grid are four buttons: 'View', 'Calculate', 'Update', and 'Cancel'. On the far left, there is a checkbox labeled 'Un/Check All'.

- 2.Fill in the spaces for Dates and Dividend Template
- 3.Click **view**
- 4.Enter the Declared Dividends
- 5.Click on the person who is to receive the Dividends
- 6.Click **Calculate**
- 7.Click **Update**

Dividend Posting

This is a module used to post dividends of the clients.

To open the Dividend Posting screen;

1. Mouse hover the **Start** icon, and choose **Customer Accounts >Dividend Posting**
The Dividend Posting screen will be displayed

Figure 105 Dividend Calculation

The screenshot shows the 'Dividend Calculations' application window. The main area displays the 'Redemption Detail' tab. It contains several input fields and dropdown menus:

- Branch ID:** 00
- Ref#:** (highlighted in green)
- Client ID:** (highlighted in green)
- Account ID:** (highlighted in green)
- Unpaid Dividends:** (highlighted in green)
- Branch Name:** HQ
- Date:** 24/02/2018
- Client Name:** (highlighted in green)
- Account Name:** (highlighted in green)
- Redemption Options:** < Select >

Below these fields is a table with columns: From Dt, To Date, Divident Amt, Tax Amt, Paid, UnApproved, Balance, and To Pay Amt. The table body is currently empty.

On the right side of the window, there is a vertical toolbar with the following buttons:

- Print
- View
- Add
- Edit
- Approve
- Reject
- Terminate
- Pay
- Update
- Cancel

2. Enter the details for the spaces provided
 3. Click **View**
 4. To add information in the module, Click **Add**
 5. Click **Edit** to modify any changes already set.
 6. Click **Update**.
- To abort/discard the changes, click **Cancel**

PRODUCTS

Products are the services offered by the organisation for Example :Loan

:Savings

:Fixed deposit

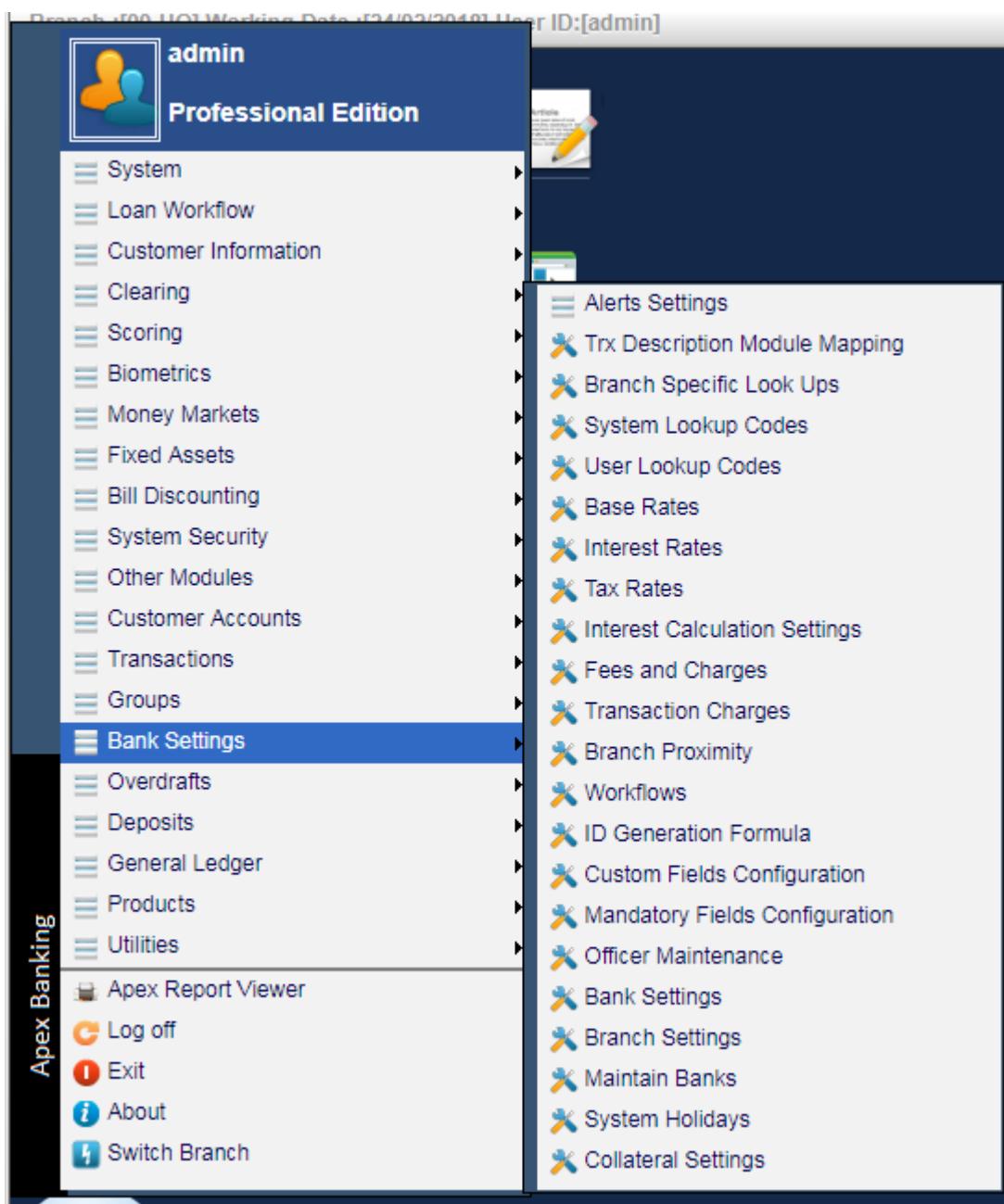
:Shares

This module helps the user create the Product into the system.

How to set the product

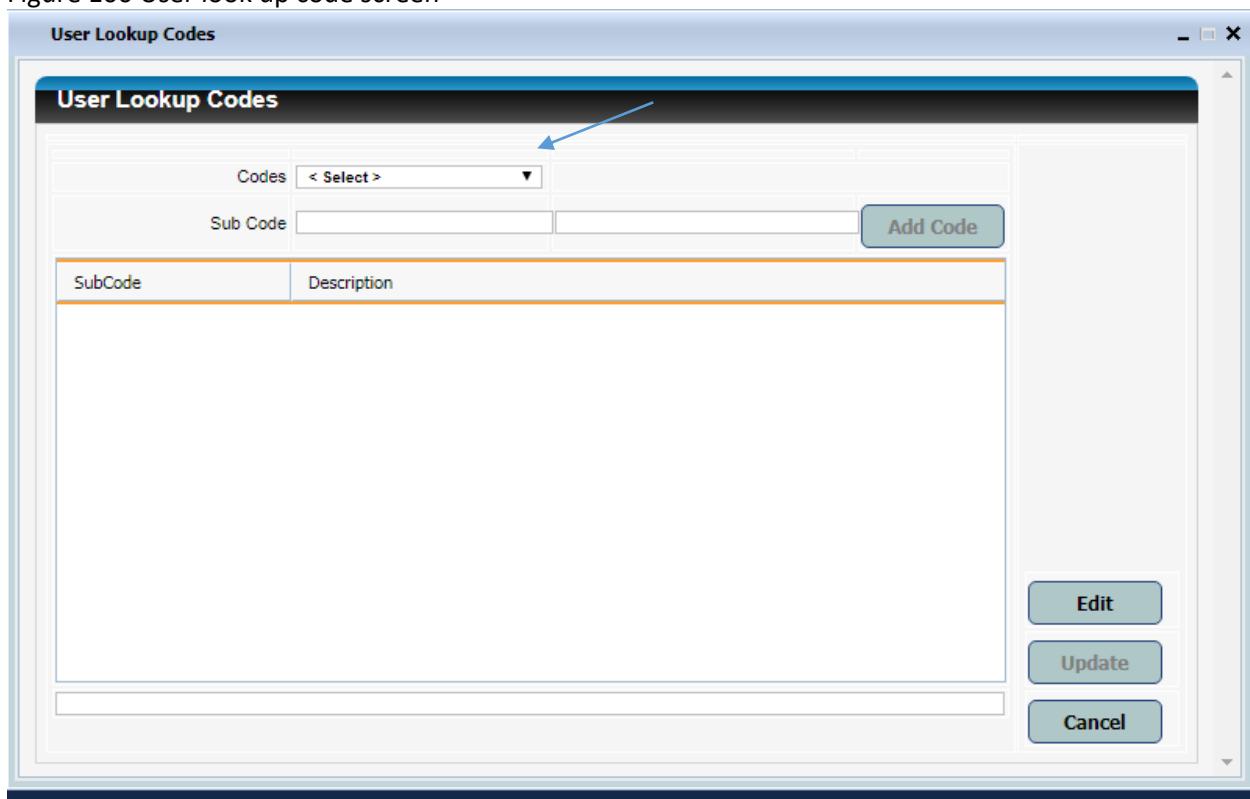
1.We start by setting up some products feature in the Bank Settings .





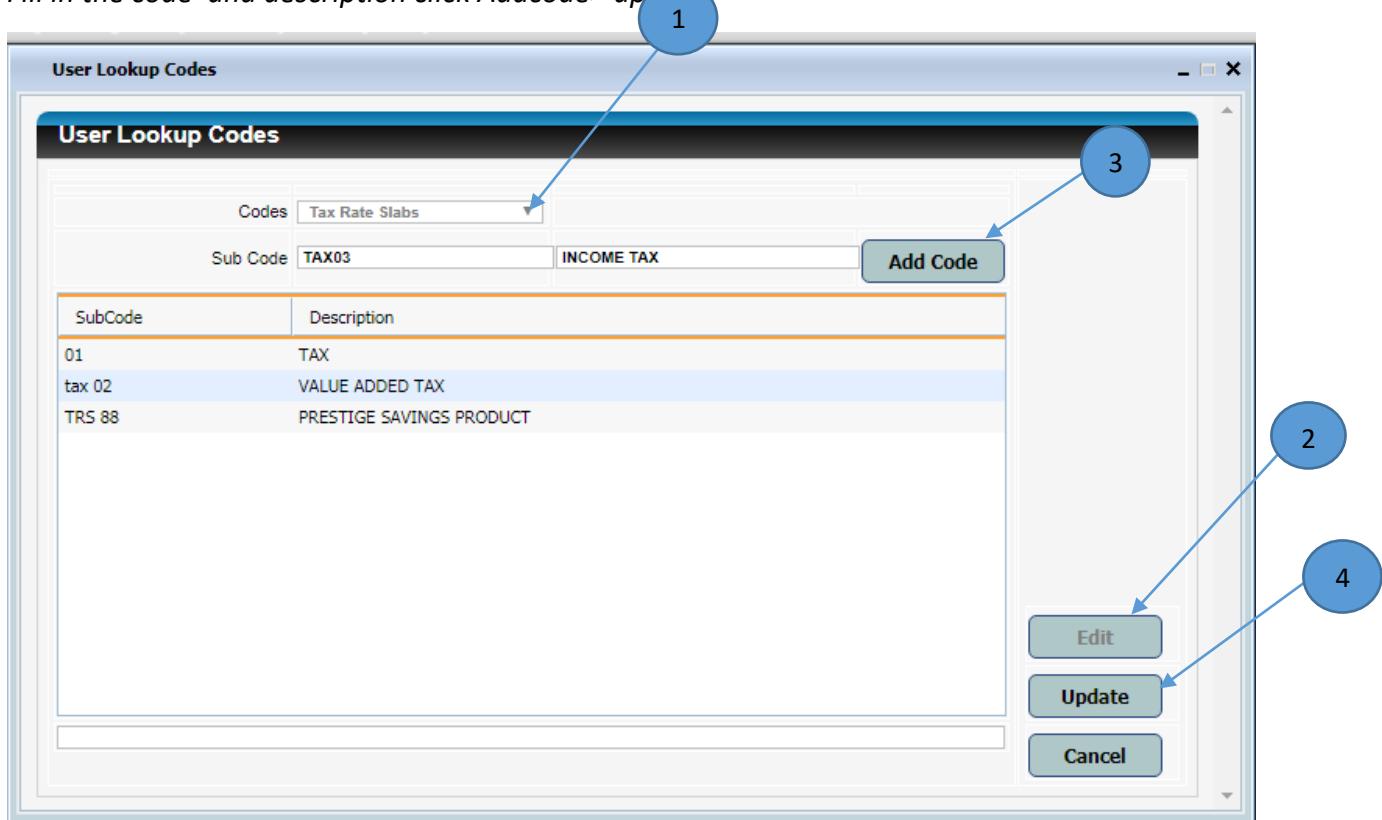
2. Click the Menu button and select **BankSettings>User Lookup Codes**

Figure 106 User look up code screen



(To add the lookups select the Code> click Edit

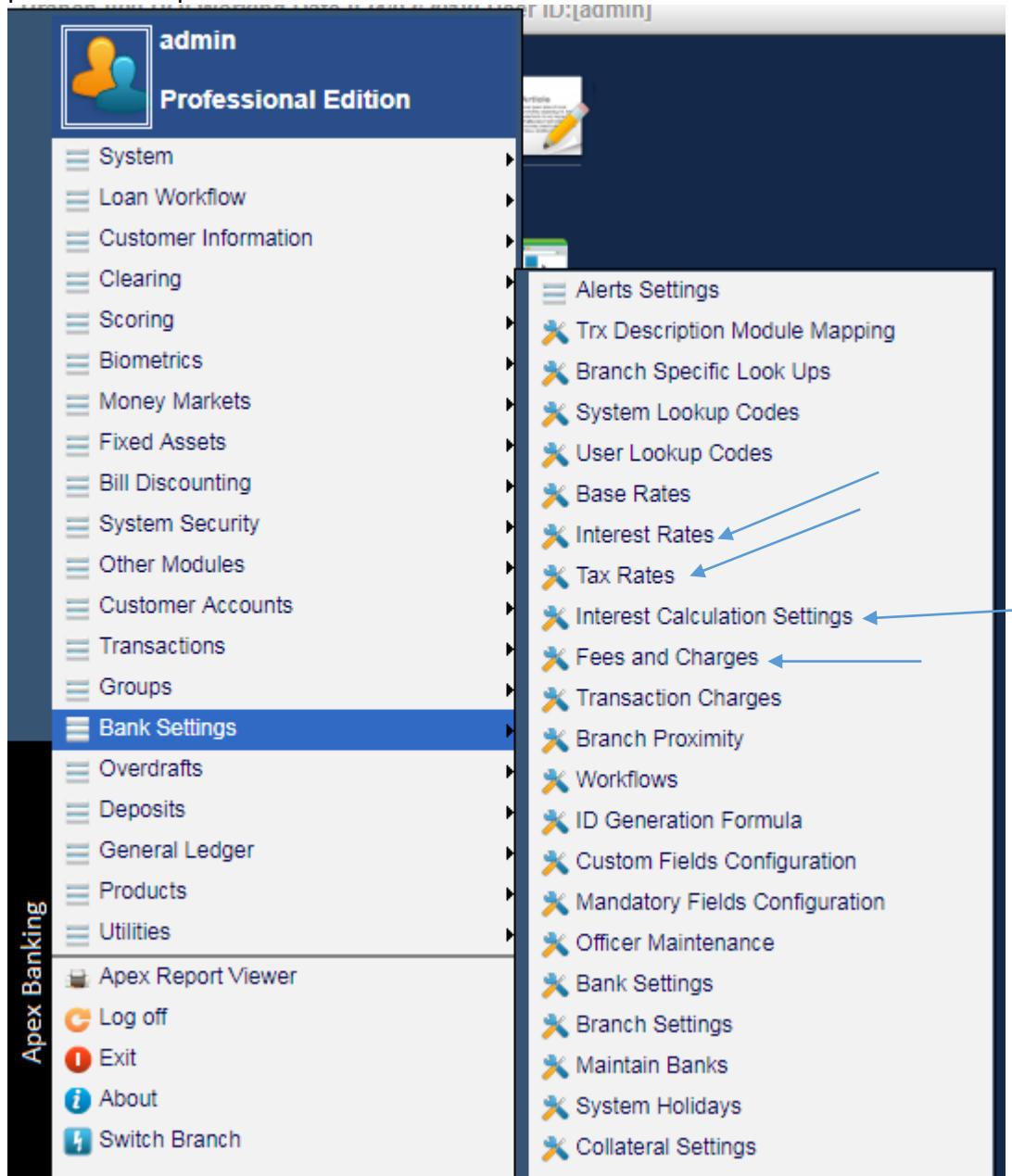
Fill in the code and description click Addcode> update)



3.Create the user lookup codes for the product;

- Accounting Rules- These are the accounting rules that the system will use to fill in Money figures and tasks in the System GLs
- Advanced Workflow
- Interest Rate- These are the interest rates attached to the Products example on the Loan product
- Interest rate calculation ID- this is the method used to calculate the interest for the product.
- Fees and Charges
- Tax Rate
- Account Opening workflow

4. Still on the **Bank settings** click each feature and fill in the required information about the product and update.



(To fill the interest rate click **interest rate**, fill the **Rate ID** as created in the **user lookup code** and **view> addnew> Update**.

Click **cancel** then fill the same rate ID as before and **view**. On the leftupper side there is **data entry** click the **type of the product ; savings or loan** fill the detailes and update.)

Do the same for the other user lookups

Figure 107 Interest Rate Screen

The screenshot shows the 'Interest Rates' screen with the following details:

- Left Sidebar:** Contains tabs for 'Data Entry' (selected) and 'Views'.
- Fields:**
 - Rate ID: < Select >
 - Effective From: [Text Box]
 - Rate Type: < Select >
 - Effective To: [Text Box]
 - Rate Category: < Select >
 - Slabwise:
 - Currency ID: Uganda Shilling
 - Remarks: [Text Box]
 - CreatedBy: [Text Box]
 - Created On: [Text Box]
 - Last Modified By: [Text Box]
 - Last Modified On: [Text Box]
 - Supervised By: [Text Box]
 - Supervised On: [Text Box]
- Buttons on the right:**
 - View
 - Add New
 - Edit
 - Delete
 - Update
 - Cancel

5. Once you are done click the menu button and select **Product>Product**

6. Fill the Product code of our choice they click **View** and **Addnew**.

7. Fill in the details then **update**.

Note the product is still not active so we have to activate it.

On the left side of the screen click data entry and click Product Activation to view the requirements to activate the product.

- GI Interface
- Client eligibility
- Loan workflow
- Loan recovery order

This will vary according to the type of product.

1. GL Interface

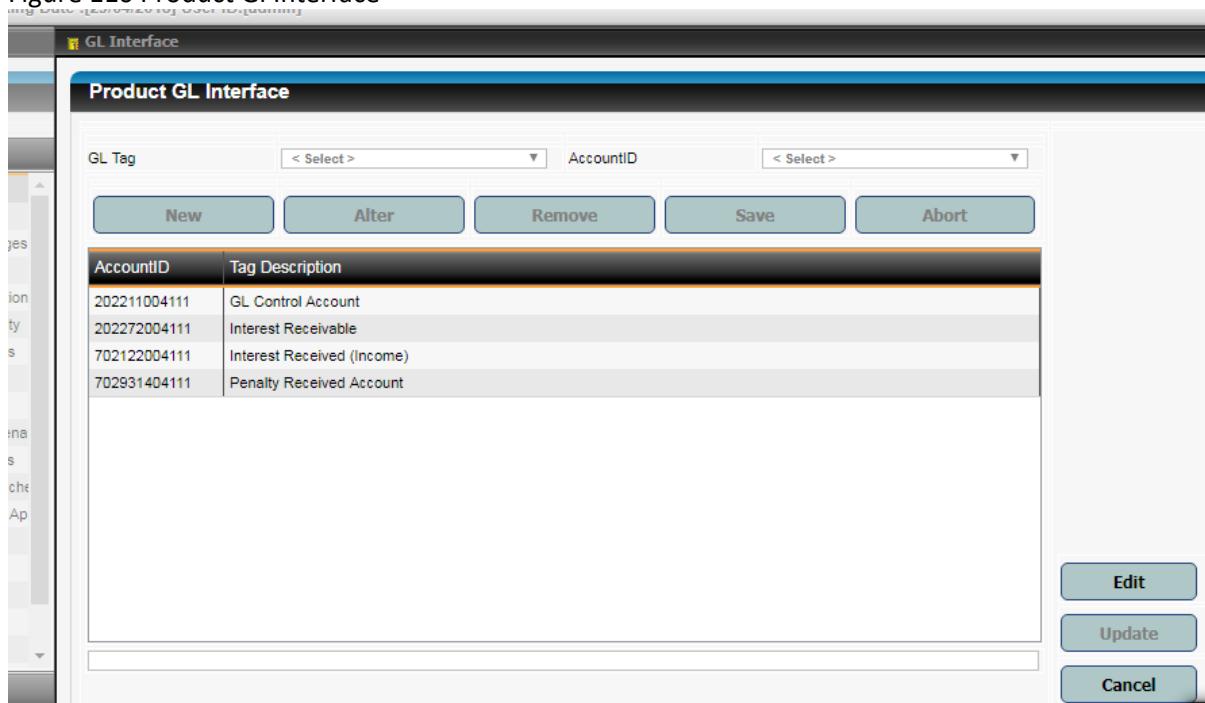
This module helps the user to add the General ledger to the products.

To add the GLs click on GL Interface

Select the GL type then the GL code you set in General ledger module.

Click update to attach them to the Product.

Figure 110 Product GI Interface

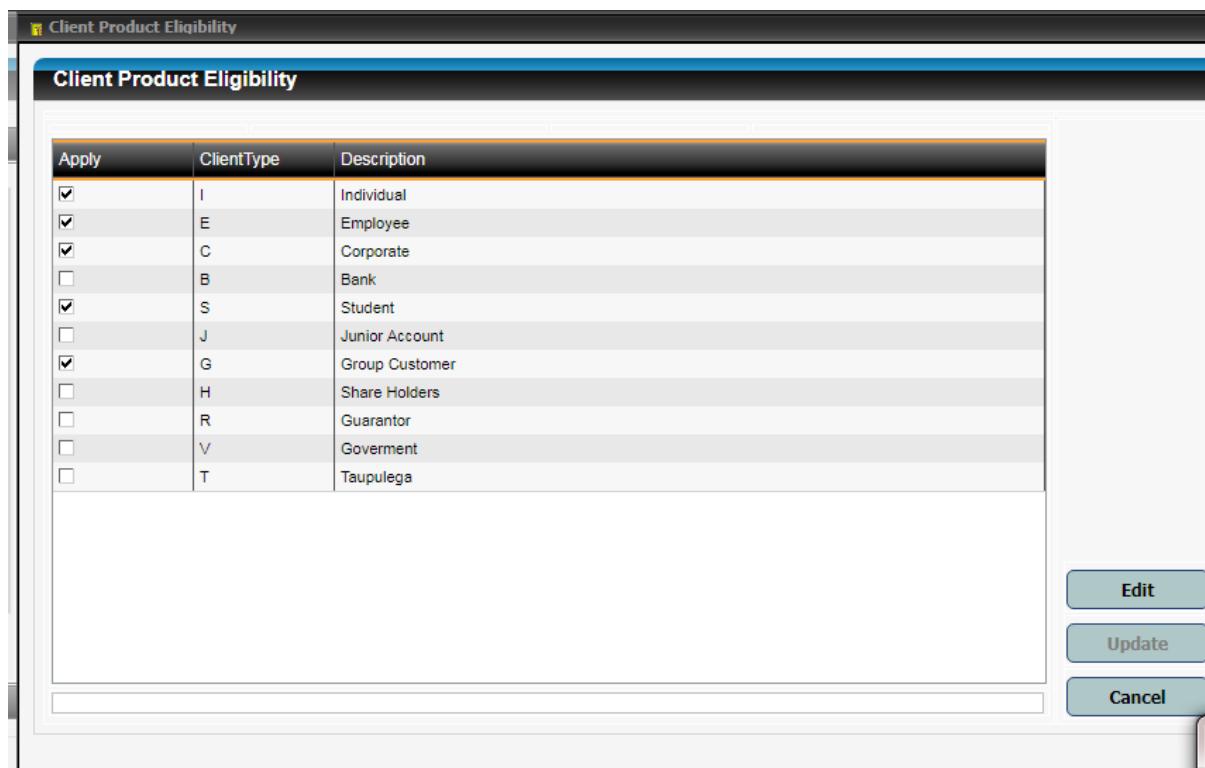


2. Client Eligibility

This is used to indicate the client eligible to to the products.

Click Client Eligibility and select all the clients allowed to get the product

Figure 111 Client Product Eligibility



3. Loan workflow

The user uses this module to indicate the step used to verify the client eligibility to obtain the product. To set the steps:

Click the menu button and select the **Bank Settings >Workflows**

Figure 112 Workflow master csreen

The screenshot shows the 'Workflow Master' interface. On the left, there is a sidebar with a 'Data Entry' section containing links like 'Workflow Checklist', 'Workflow Documents', 'Workflow Stage Rights', 'Work flow SpecialConditions', 'Work-flow Loan Eligibility Fo', 'Loan Application Data Entry', 'Workflow Questionnaires', and 'Analytical Questions Score B'. Below this is a 'Views' section. The main area has a header with 'Module ID' set to 'Loan Application', 'Workflow Type' set to 'CREDIT GUARANTEE ADVANCES WO', and a dropdown for 'CREDIT GUARANTEE ADVANCES WO'. A table titled 'Stages' lists various workflow steps with columns for 'Code', 'Description', 'SystemCheck?', 'Order', 'CheckerLevels', and 'UniqueChecker'. The steps listed are: APPL (Application), SANC (Sanction), DISB (Disbursement), GUARANTOR (Guarantors), COLLATERAL (Application Collaterals/Security), WITNESS (Witnesses), CC (Credit Committee Approval), LEC (Loan Eligibility Calculation), APPVERIF (Application Data Verification), CRB (Credit Reference Bureau(CRB)), ADDRESPROF (Proof Of Address), CRBCHK (Credit Ref Bureau Check), DOC (Document Checks), GRP5001 (MEMBER APPROVAL), IDENT (Identification Proof), and P01Q (Progressive Loan Questionnaire). On the right side of the table are buttons for 'View', 'Edit', 'Update', and 'Cancel'.

Code	Description	SystemCheck?	Order	CheckerLevels	UniqueChecker
APPL	Application	<input checked="" type="checkbox"/>	10	0	<input type="checkbox"/>
SANC	Sanction	<input checked="" type="checkbox"/>	30	0	<input type="checkbox"/>
DISB	Disbursement	<input checked="" type="checkbox"/>	50	0	<input type="checkbox"/>
GUARANTOR	Guarantors	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
COLLATERAL	Application Collaterals/Security	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
WITNESS	Witnesses	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
CC	Credit Committee Approval	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
LEC	Loan Eligibility Calculation	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
APPVERIF	Application Data Verification	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
CRB	Credit Reference Bureau(CRB)	<input checked="" type="checkbox"/>	0	0	<input type="checkbox"/>
ADDRESPROF	Proof Of Address	<input type="checkbox"/>	0	0	<input type="checkbox"/>
CRBCHK	Credit Ref Bureau Check	<input type="checkbox"/>	0	0	<input type="checkbox"/>
DOC	Document Checks	<input type="checkbox"/>	0	0	<input type="checkbox"/>
GRP5001	MEMBER APPROVAL	<input type="checkbox"/>	0	0	<input type="checkbox"/>
IDENT	Identification Proof	<input type="checkbox"/>	0	0	<input type="checkbox"/>
P01Q	Progressive Loan Questionnaire	<input type="checkbox"/>	0	0	<input type="checkbox"/>

- Select the **Module ID** and the **Workflow Type** and **view**.
- Select the steps Disbursement, Sanction, Application .set the orders **ascending**.
- Tick the **SystemCheck** you want the loan to go through before it is disbursed.

Click **update**.

- To abort/discard the changes, click **Cancel**

4. Loan recovery order

Here the user sets how the loan is recovered from the interest, penalty, insurance and principle.

This setting help the system distribute the amount paid by the client to the specific GLs.

Fill the orders in assending order

Figure: 113 Loan recovery order

The screenshot shows a software interface titled 'Recovery Order'. On the left, there is a sidebar with a tree view under 'Products' and a 'Data Entry' section. The 'Data Entry' section includes 'Arrears Settings', 'Product Specialconditions', 'Client Product Eligibility', 'Product Custom Fields', 'Product Notes', 'Loan Recovery Order' (which is selected), 'Loan Post Maturity Penalt', 'Additional Verifications', 'Product Blocked Branches', 'Loan Interest,Penalty App', 'Product Activation', 'Withdrawal Settings', 'Free Withdrawal', 'Loan Purpose', 'Loan Cycles Settings', 'LOP Settings', 'Product SMS/Mail Default', and 'Views'. The main area is titled 'Recovery Order' and contains a table with the following data:

ComponentID	Description	IsFees	Order	WriteOffRecoveryOr
PRIN	Principle	<input type="checkbox"/>	0	0
INTEREST	Interest	<input type="checkbox"/>	0	0
PENALTY	Penalty	<input type="checkbox"/>	0	0
INSURANCE	Insurance Premium	<input type="checkbox"/>	0	0

On the right side of the table, there are three buttons: 'Edit', 'Update', and 'Cancel'.

Once all this are set the click Product Activation >Edit and activate the product.

In Data entry :

Dormancy setting

This module is used to activate a product that was previously active but became dormant .

To activate this product click Dormacy Setting and select the product and activate.

Product Fees and Charges.

Through this module the user attach the fees set on the product so that it can be active against product.

To attach the fees and charges

- Select Product and fees module >Edit

- Figure: 114 Product Fees And Charges

The screenshot shows a software interface titled "Product Fees & Charges". On the left is a sidebar with "Products" selected, followed by a "Data Entry" section containing links like GL Interface, Dormancy Setting, Product Fees & Charges, Arrears Settings, etc. The main area has a header "Product Fees & Charges" and a table with columns: "Apply", "ChargeID", and "Description". The table lists various charges such as "CREDIT EVENEMENT APPLICATION FEE", "Credit d exploitation 0 a 6 mois application fee", etc. There are checkboxes next to each charge ID. On the right side of the table are buttons for "Edit", "Update", and "Cancel".

Apply	ChargeID	Description
<input type="checkbox"/>	cr100	CREDIT EVENEMENT APPLICATION FEE
<input checked="" type="checkbox"/>	cr200	Credit d exploitation 0 a 6 mois application fee
<input type="checkbox"/>	cr300	Credit d exploitation 6 a 12 mois application fee
<input type="checkbox"/>	DIDM100	DÃ©pÃ©t Mobile avec ID Money
<input type="checkbox"/>	IDM600	MOOV TO MTN TRANSFER CHARGE
<input type="checkbox"/>	IDMT100	IDM TO IDM TRANSFER CHARGE
<input type="checkbox"/>	IDMT200	IDM TO Moov TRANSFER CHARGE
<input type="checkbox"/>	IDMT300	IDM TO MTN TRANSFER CHARGE
<input type="checkbox"/>	IDMT400	MTN TO Moov TRANSFER CHARGE
<input type="checkbox"/>	IDMT500	MOOV TO IDM TRANSFER CHARGE
<input type="checkbox"/>	IDMT700	MTN TO IDM TRANSFER CHARGE
<input type="checkbox"/>	LAF500	MOBILE LOAN APPLICATION FEE
<input type="checkbox"/>	RIDM100	Retraits Mobile avec ID Money

Click the fees created against the product and update.

- To abort/discard the changes, click **Cancel**

Arrears Settings.

To set the arrears select Arrears Settings click edit .

Fill the detailed and update.

Figure: 115 Loan Arrear Setting

The screenshot shows a software interface titled "Loan Arrear Settings". On the left is a sidebar with "Products" selected, followed by a "Data Entry" section containing links like GL Interface, Dormancy Setting, Product Fees & Charges, Arrears Settings, etc. The main area has a header "Loan Arrear Settings" and several input fields: "To Product ID", "Penalty Calculation Method", "Penalty Rate", "Provision Rate", "Arrear Days", "Penalty Calc. Amount", "Pen. Grace (N/A Last Inst)", and "Block Return". Below these is a large table with columns: "LevelID", "Description", "LevelProductID", "Arrear Days", "PenaltyRate", "CalculationMeth", "CalculationAmou", "Penalty GracePeriod", and "Provis Rat". The table contains 9 rows labeled 1 to 9, each representing a level with values for Arrear Days, PenaltyRate, and others. On the right side of the table are buttons for "Edit", "Update", and "Cancel".

LevelID	Description	LevelProductID	Arrear Days	PenaltyRate	CalculationMeth	CalculationAmou	Penalty GracePeriod	Provis Rat
1	Normal (Level 1)	PDE11	0	0			0	0
2	Level 2		0	0			0	0
3	Level 3		0	0			0	0
4	Level 4		0	0			0	0
5	Level 5		0	0			0	0
6	Level 6		0	0			0	0
7	Level 7		0	0			0	0
8	Level 8		0	0			0	0
9	Level 9		0	0			0	0

2.Click **edit**

3.Modify the required field

4.Click **Update**

To abort/discard the changes, click **Cancel**

Product Special Conditions.

This module is used to indicate other conditions set against the product.

Figure :116 Special conditions

The screenshot shows a software interface titled 'Special Conditions Configuration'. On the left, there is a vertical navigation menu under 'Products' with various options like 'Data Entry', 'GL Interface', 'Dormancy Setting', etc. The main area contains a table with columns: 'Apply', 'Description', 'DataType', 'MinValue', 'MaxValue', and 'Value'. There are approximately 20 rows of data, each with a checkbox in the 'Apply' column. Some rows have specific values in the 'Value' column, such as '9999' or '100'. On the right side of the table, there are four buttons: 'Edit', 'Look Up', 'Update', and 'Cancel'.

To add the conditions

- Click **Product Specialconditions**
- Select the conditions

Click **update**. To Edit

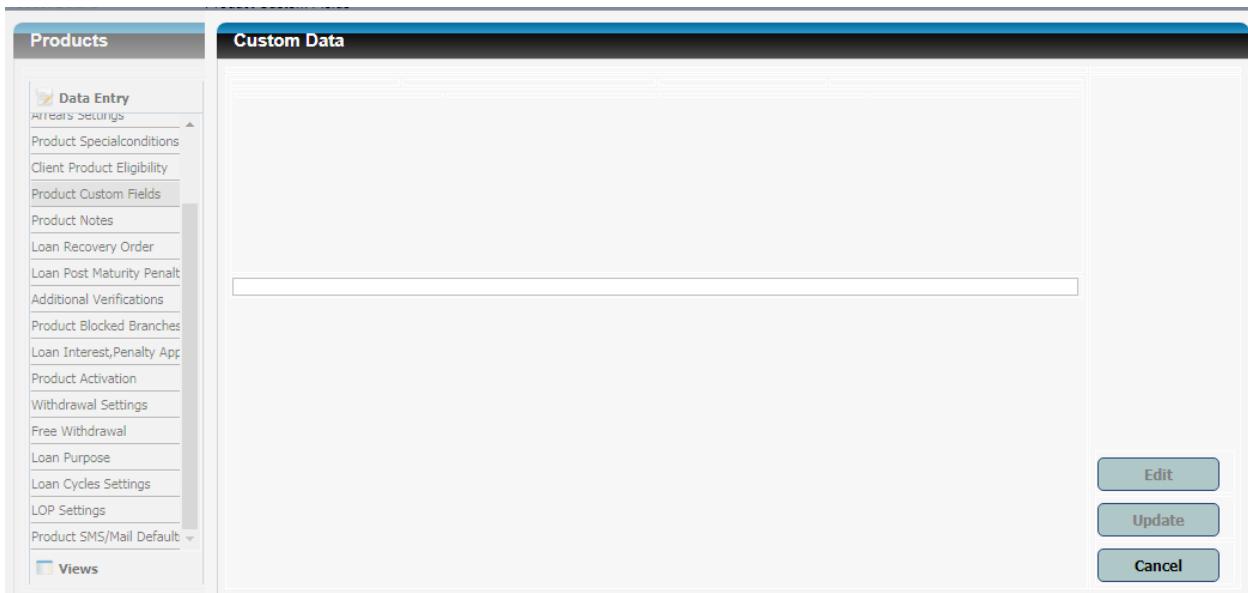
- Click **Product Specialconditions** the notes will appear .
- Click edit tick and untick the conditions > **update**

To abort/discard the changes, click **Cancel**

Product Custom Field

This module is used to add other characteristics to the product that are not included in the system.

Figure:117 Custom data



To add

- Click **product Custom field> edit**
- Add the characteristics and click update.

To Edit

- Click **Product custom fields** the notes will appear .
- Select the notes and click **edit > update**

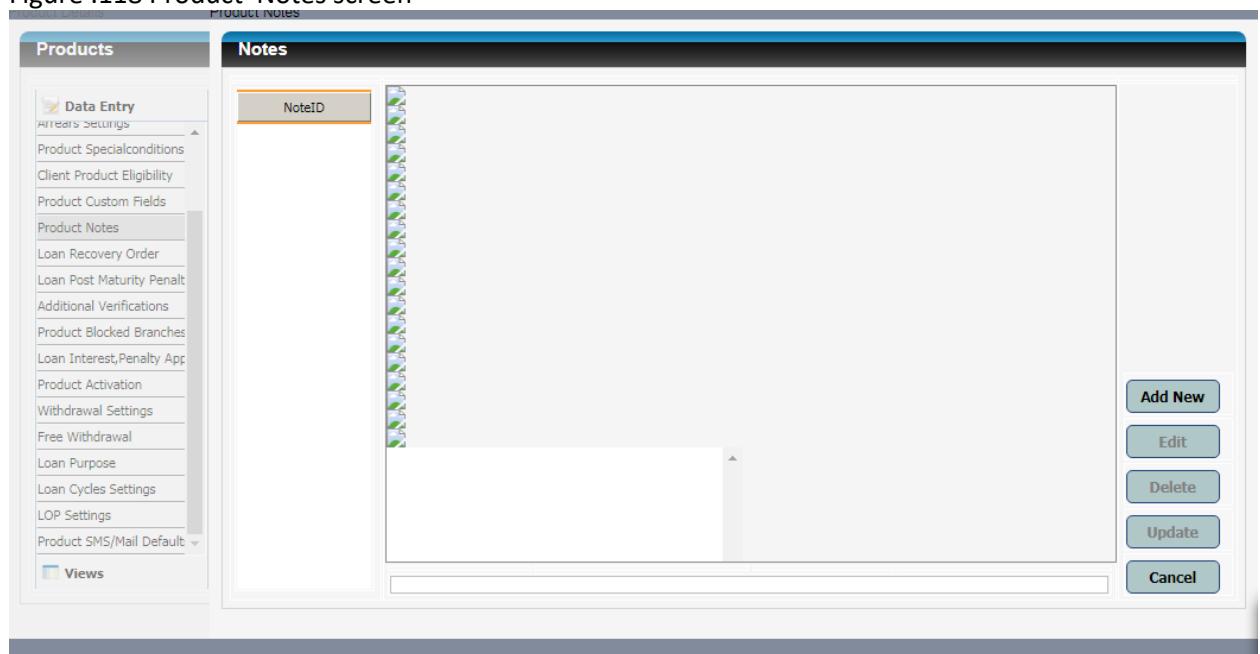
To abort/discard the changes, click **Cancel**

Product Notes

This is the module used to create ant notes the user might need to refer to acout the product
To create the Notes

- Click **Product Notes Module >Add New**

Figure :118 Product Notes screen



- Write the notes then **update**.

To Edit

- Click **Product Notes Module** the notes will appear .
- Select the notes and click **edit > update**

To delete

- Click **Product Notes Module** the notes will appear .
- Select the unwanted notes and click **delete**.

To abort/discard the changes, click **Cancel**

Loan Post Maturity Penalties

Figure :119 Post Maturity Penalties

The screenshot shows the 'Post Maturity Penalties' module within a larger application. On the left, a vertical navigation menu lists various product-related settings. The main panel displays a form with fields for 'Days After Maturity' (set to 0), 'Rate Type' (selected), 'Rate Value' (0.00), and 'Calculation Amount' (selected). Below the form is a table with columns: 'Post Maturity Days', 'Rate Type', 'Rate', and 'Calculated On'. To the right of the table are five buttons: 'Add', 'Edit', 'Delete', 'Update', and 'Cancel'.

Additional Verification

This is a module used to add more conditions on a product.

To add

- Click Additional Verification > Edit
- Click New and add the details and Save> update

Figure :120 Product Additional Verification

The screenshot shows the 'Product Additional Verifications' module. It features a similar left-side navigation menu as the previous module. The main area contains a form with fields for 'Condition' (selected), 'Product Name' (selected), 'Check Value' (empty), and 'Check Value 2' (empty). Below the form are five buttons: 'New', 'Alter', 'Remove', 'Save', and 'Abort'. A table below these buttons has columns: 'Description', 'ProductID', 'Check Value', and 'Check Value 2'. To the right of the table are five buttons: 'Edit', 'Update', 'Delete', 'Cancel', and another 'Edit' button.

To Delete

- Click Additional verification and the addition will show up .
- Select the additional note and **click Delete**

Product Blocked Branches

This module is used to block the branches not allowed to offer the product.

To add the Branches

- Click **Product blocked Branched>Edit**

Figure: 121 Product Blocked Branch

The screenshot shows a software interface for managing product blocked branches. On the left, there is a vertical sidebar menu under the 'Products' tab, listing various settings like Data Entry, Arrears Settings, Product Specialconditions, Client Product Eligibility, etc. The main window title is 'Product Blocked Branches'. It contains a table with three columns: 'Apply' (checkbox), 'BranchID' (100, 101), and 'Branch Name' (HEAD OFFICE, MOBILE MONEY). To the right of the table are four buttons: 'Edit', 'Delete', 'Update', and 'Cancel'.

Apply	BranchID	Branch Name
<input type="checkbox"/>	100	HEAD OFFICE
<input type="checkbox"/>	101	MOBILE MONEY

- Tick on the branches then update.

To abort/discard the changes, click **Cancel**

Loan Interest, Penalty Appropriation

This is a module used to maintain the amount sectioned as percentage for the loan interest and penalty.

- To open the Loan Interest, Penalty Appropriation screen
1. Mouse hover the **Start** icon, and choose **products >Data Entry > Loan Interest, Penalty Appropriation**

The Loan Interest, Penalty Appropriation screen will be displayed

Figure :122 Interest,Penalties

Interest, Penalties etc Appropriation

Component Name	Entity Description	Percentage	IsActive

View
Add
Edit
Update
Cancel

2.Enter the **Component** section

3.Click **View**

4.Click **Add**

5.Fill in the details in other spaces provided

6.Click **Update**

7.Click **edit**

Modify the required field

To abort/discard the changes, click **Cancel**

Loan Purpose

This is a module that is used to apply the purpose of the loan e.g business boost,farming e.t.c

To open the Loan Purpose module

1. Mouse hover the **Start** icon, and choose **Products >Data Entry>Loan Purpose**
The Loan Purpose screen will be displayed

Loan Purpose		
Loan Purpose		
Apply	PurposeID	Description
<input type="checkbox"/>	LP001	BUSINESS BOOST
<input type="checkbox"/>	LP002	START NEW BUSINESS
<input type="checkbox"/>	LP003	FARMING COSTS: TILLING, PLANTING, WEEDING AND HARVESTING
<input type="checkbox"/>	LP004	FARMING COSTS: PURCHASE OF PESTICIDES AND FARM CHEMICALS
<input type="checkbox"/>	LP005	FISHING COSTS: CONSTRUCTION OF FISH PONDS
<input type="checkbox"/>	LP006	FISH PONDS: PURCHASE OF FINGERLINGS, POND EQUIPMENT AND ACCESSORIES
<input type="checkbox"/>	LP007	FARMING COSTS: PURCHASE OF FARM EQUIPMENT AND MACHINERY
<input type="checkbox"/>	LP008	PURCHASE OF LIVE ANIMALS
<input type="checkbox"/>	LP009	PURCHASE OF ANIMAL FEEDS AND AGRO CHEMICALS
<input type="checkbox"/>	LP011	CONSTRUCTION, SETUP AND REPAIR (SCHOOL, CHURCH, COLLEGE, HOSPITAL ETC)
<input type="checkbox"/>	LPO10	PERSONAL DEVELOPMENT

2. Click **Edit**.

3. Tick the Purpose of the loan

4. Click **Update**.

To abort/discard the changes, click **Cancel**

Loan Cycles Settings

This is a module that is used to show loan cycles settings details.

To open the Loan cycles Settings

1. Mouse hover the **Start** icon, and choose **Products>Data Entry> Loan cycles Settings**

The Loan cycles Settings screen will be displayed as shown below

The screenshot shows a software application window titled "Loan Cycles Settings". Below it, a sub-section titled "Cycle Settings" is displayed. This section contains several input fields and dropdown menus. At the bottom, there is a horizontal grid with columns labeled "DefaultAmount", "MinAmount", "MaxAmount", "DefaultRate", "MinRate", "MaxRate", and "DefaultTerm". To the right of this grid, there is a vertical stack of five buttons: "Add", "Edit", "Delete", "Update", and "Cancel".

2.Click **Add**

Fill all the details required

3.Click **Update**

4.Click **Edit**

To modify any changes that are already set.

5.Click **delete** to completely remove

To abort/discard the changes, click **Cancel**

LOP Settings

This is a module that is used to disburse loan automatically.

To open the LOP Settings

1.Mouse hover the **Start** icon, and choose **Products>Data Entry> LOP Settings**

The LOPSettings screen will be displayed as shown below

The screenshot shows a software interface titled "LOP Settings" with a sub-section titled "Loan On Phone Amount". At the top, there are two dropdown menus labeled "Component:" and "Operator:", each with a "Select" button. Below these is a text input field for "Product ID" with an information icon, and another input field for "Product Name". A horizontal row of buttons includes "New", "Alter", "Remove", "Save", and "Abort". To the right of these buttons is a large table with columns: "Description", "Operator", "Product/Value", and "Eval.Order". On the far right of the table are three more buttons: "Add", "Edit", and "Update". At the bottom right of the table area is a "Cancel" button.

2.Click **Add**

3.Click **New**

Fill in the details required

5.Click **Save**.

6.Click **Update**

7.Click **Edit**

To modify any changes

To abort/discard the changes, click **Cancel**

Product SMS/Main Defaults

This is a module used to set the sms, E-mails formats of a product.

To open the Product SMS/Main Defaults

1.Mouse hover the **Start** icon, and choose **Products>Data Entry> Product SMS/Main Defaults**

The Loan cycles Settings screen will be displayed as shown below

The screenshot shows a software interface titled "Product SMS/Mail Defaults". Below it is a specific section titled "SMS,E-Mails Format Settings". This section contains a table with two columns: "Event" and "Format". There is one row in the table with the value "Event" in the first column and "Format" in the second. To the right of the table are five buttons: "Add", "Edit", "Delete", "Update", and "Cancel". At the bottom of the screen, there are six input fields arranged in two rows of three. The top row contains "CreatedBy", "Created On", and "Last Modified By". The bottom row contains "Supervised By", "Supervised On", and "Last Modified On".

2.Click Add

Fill all the details required

3.Click Update

4.Click Edit

To modify any changes that are already set.

5.Click delete to completely remove

To abort/discard the changes, click **Cancel**

LOAN WORKFLOW

This is a module used to facilitate all the loan stages.

This section covers;

- Application Data Entry Verification
- User Application Workflow

- Cleared Loans Credit Balance Transfer
- Loan Officer Change
- Loan Application
- Loan Eligibility Calculation
- Refinance Application
- Loans Credit Committee
- Manual Loans Schedules
- Loan Application Workflows
- Loan Sanction
- Group Loan Sanction
- Loan Disbursement
- Group Loan Disbursement
- Loan maintenance

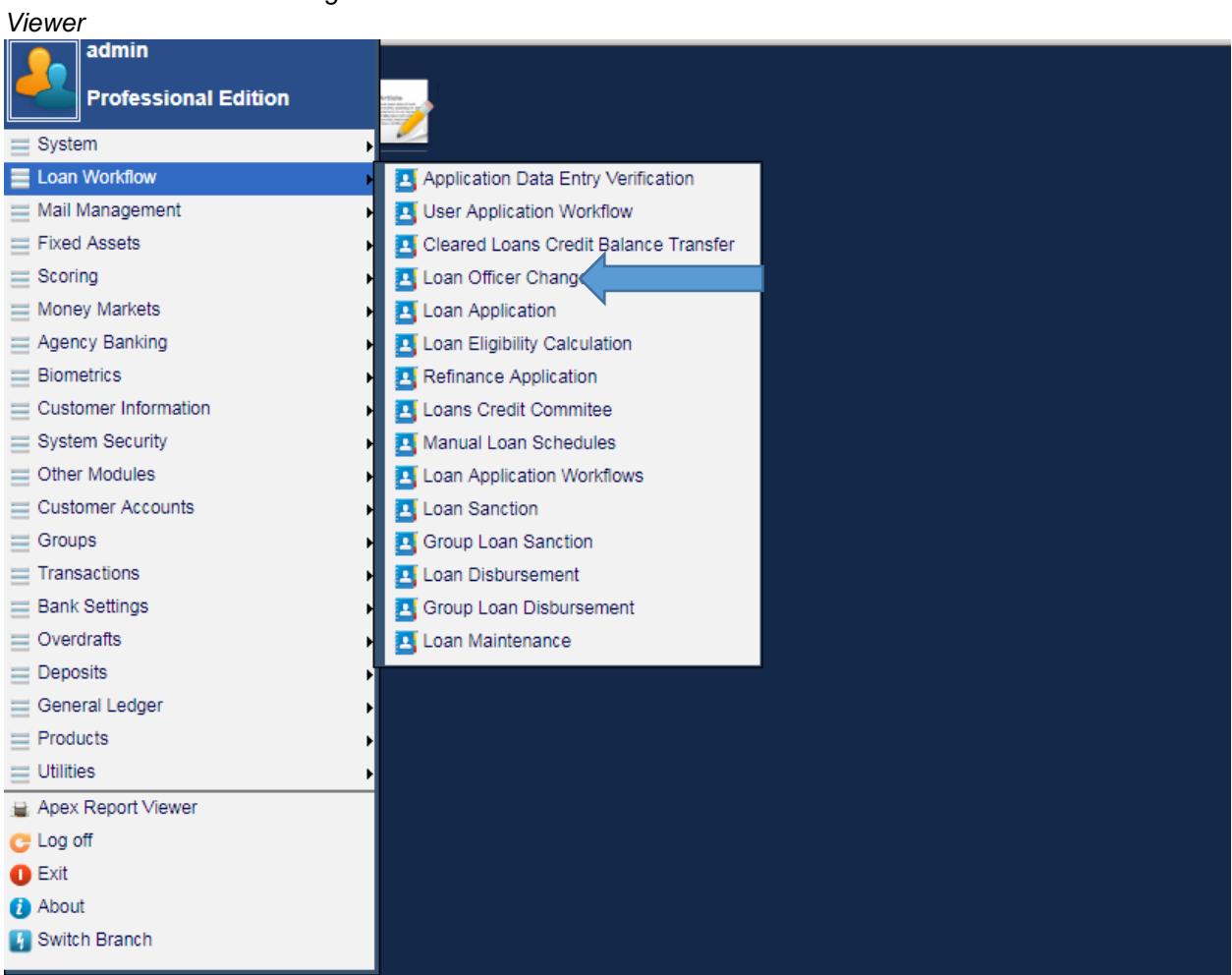
Loan Application

This is a module that is used to create a loan for a customer.

To open the Loan Application module

1. Mouse hover the **Start** icon, and choose **Loan Workflow>Loan Application.**

Figure 87 Loan Workflow



The Loan application screen will be displayed

Figure 88 Loan Application Screen Table 9 Loan Application Screen Elements

Table 9 Loan Application Screen -Elements

Label	Description
1	All blue colored fields are mandatory fields.
2	Drop down buttons allow you to expand to see more information.
3	The icon allows one to populate a list from a table.
4	DataEntry – Allows the user to add, edit and save the data specific to each submodules of Apex application. The submodules listed under DataEntry and the command buttons in each submodule may vary from one employee to another based on their loan description.
5	View – This allows the user to view data. The submodules listed under View may vary from one employee to another based on their loan description.
6	Recent Activities – The recent activities display the most recent actions performed by the user.

2.Click **Add New**

3.Enter the Client ID/Group ID in **Client ID /Group ID section** (use f2 to search)

For the Group loan select the member that you want to give the loan.

4. Fill in the details of the loan

5.Choose **Tentative Schedule** to see the loan installment schedule,if correct click **Update**.

6.Enter the client ID

Click **view**

7. The details specific to the entered client ID will be displayed.

8.Choose **DataEntry > Loan Guarantors(Application)**

Loan Guarantors

This is a **Sub module** of the **Loan Application module** that is used to maintain the number of people that act or gives a guaranty to the person taking the loan.

The loan guarantor Screen is as shown below

Figure 89 Loan Guarantor screen

The screenshot shows a software interface titled "Loan Guarantors(Application)". The main window is titled "Guarantor". It contains several input fields for entering guarantor information: "Guarantor ID" (with a green border), "Guarantee Amt" (containing "0.00"), "ID Number", "Telephone", "Physical Address", "Guarantor Name", "Remarks", "Address", "Mobile", and "Country" (set to "Benin"). Below these fields is a table header row with columns: "GuarantorID", "Guarantor Name", "Guarantee Amt", and "Remarks". To the right of the main window is a vertical toolbar with five buttons: "Add New", "Edit", "Delete", "Update", and "Cancel".

9.Click **Add New**

Fill in the details then **Update**.

To abort/discard the changes, click **Cancel**

10. Choose DataEntry > Loan Collateral(Application)

Loan Collateral

This is a **Sub module** of the **Loan Application module** that is used to attach a collateral that has already been maintained with the Loan applied, so that anytime a person applies for a loan they must produce a collateral first.

The loan collateral Screen is as shown below

Figure 90: Loan Collateral screen

The screenshot shows a software interface titled "Collaterals". At the top, there are several input fields: "Collateral ID" (empty), "Description" (empty), "Collateral Amt" (0.00), "Currency" (CFA FRANC), "Forced Market Value" (0.00), "Total Already Secured" (0.00), and a "Remarks" field (empty). Below these fields is a table with the following data:

CollateralID	Description	CurrencyID	Collateral Amt	Forced Market Value	Secured Amt	Collateral Status
00001	building	XOF	1000	300000	1000	Active

On the right side of the screen, there is a vertical toolbar with five buttons: "Add New", "Edit", "Delete", "Update", and "Cancel".

11. Click Add New

Fill in the details then **Update**.

To abort/discard the changes, click **Cancel**

12.Data Entry>Loan Witnesses

Loan Witnesses

This is a **Sub module** of the **Loan Application module** that is used to maintain the people who act as evidence or proof that the loan was applied by a given customer.

The loan witnesses screen is as shown below

Figure 91. loan witnesses screen

The screenshot shows a software interface titled 'Loan Witnesses' with a sub-section titled 'Witnesses'. At the top, there are input fields for 'Witness ID' and 'Witness Name', along with a 'Remarks' field. Below these is a table with columns 'WitnessID', 'Witness Name', and 'Remarks'. To the right of the table is a vertical stack of five buttons labeled 'Add New', 'Edit', 'Delete', 'Update', and 'Cancel'.

Click **Add New**

Fill in the details then **Update**.

To modify any changes

13 Click **Edit**.

14.Modify the required fields.

15 Click **Update**.

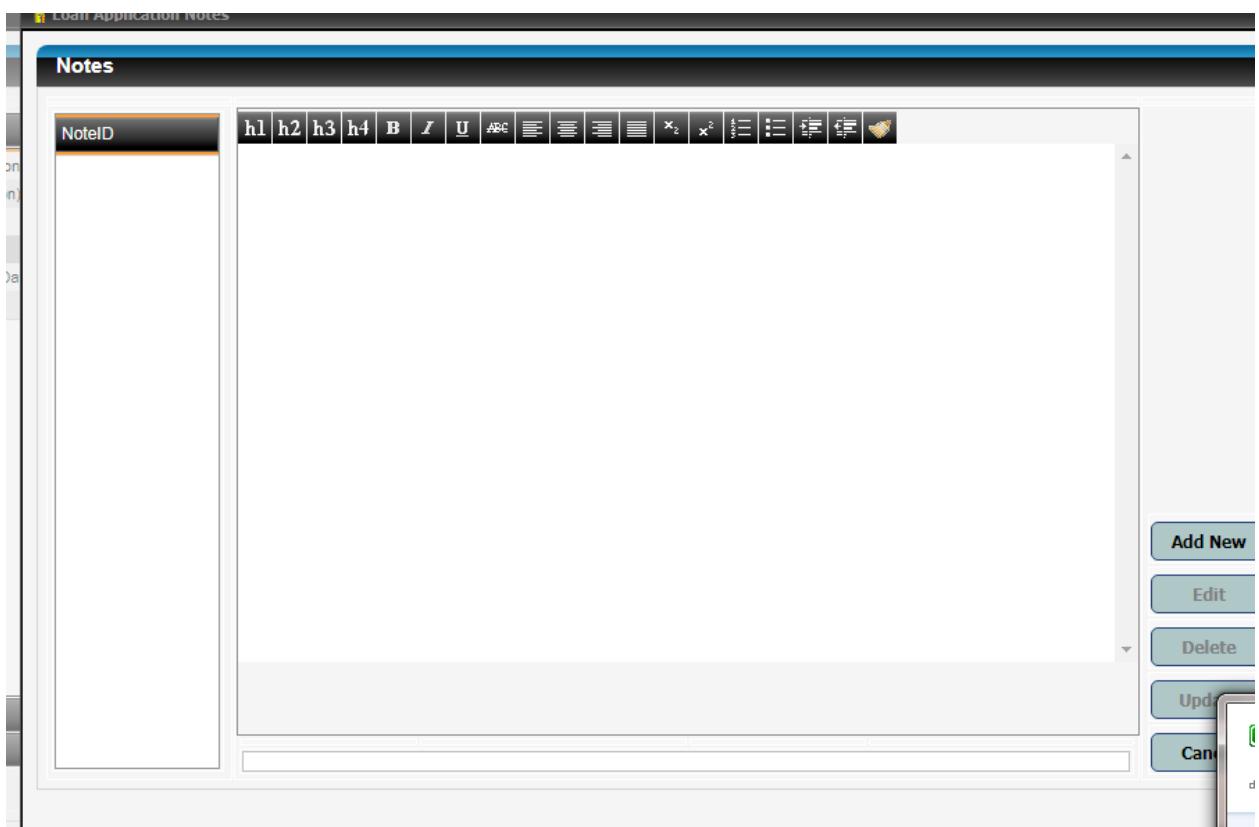
To abort/discard the changes, click **Cancel**

Loan Application Notes

This is a **Sub module** of the **Loan Application module** that is used to maintain the relevant information about the loan application process.

The Loan Application Notes screen is shown below

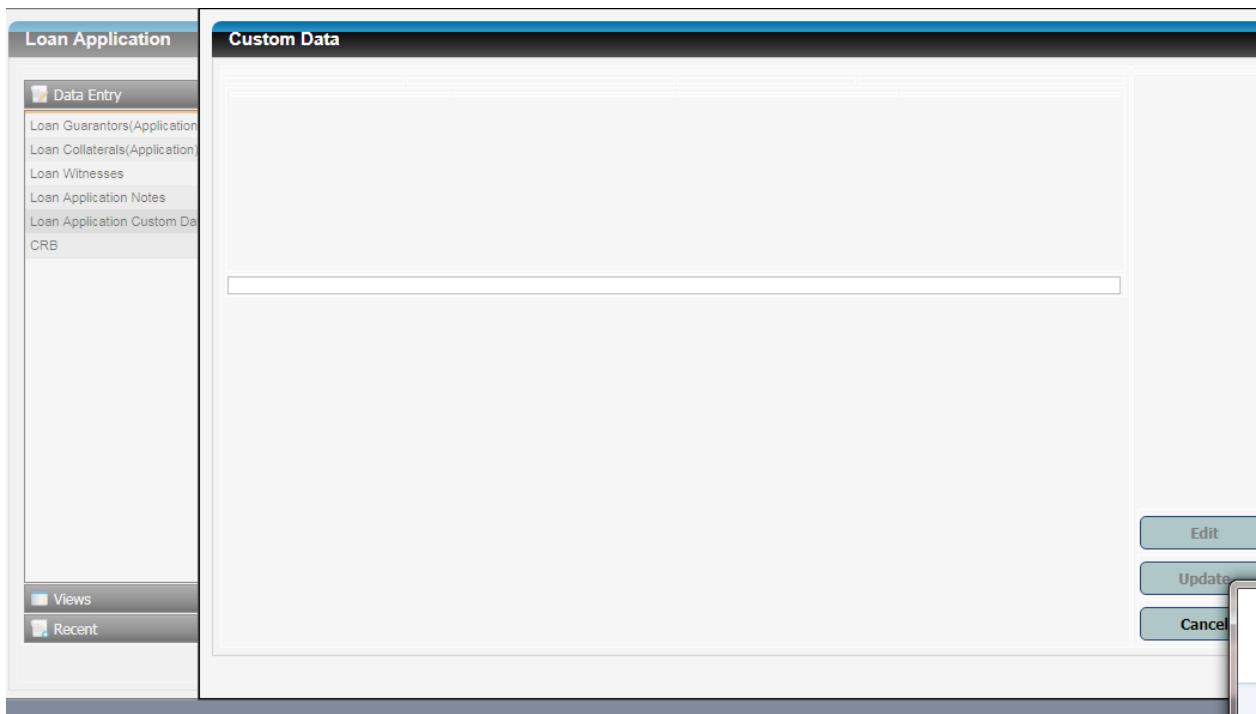
Figure 92:Loan Application Notes screen



Loan Application Custom Data

This is a **Sub module** of the **Loan Application module** that is

Figure 93:Loan Application Custom Data Viewer



1.

Loan Sanction

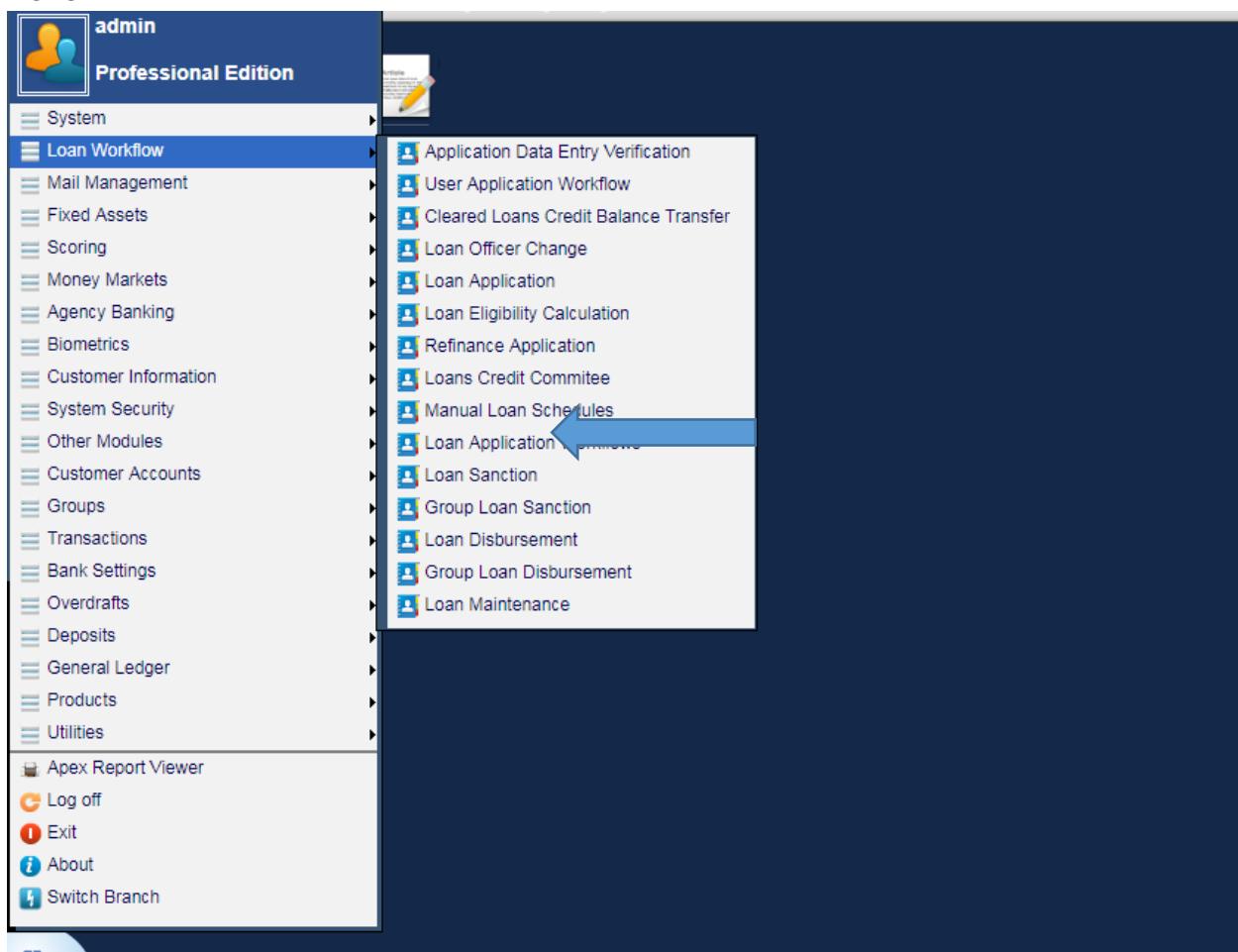
This is a module used to give approval of the loan applied.

To open the loan sanction module:

1. Mouse hover the **Start** icon, and choose **Loan Workflow>Loan Sanction**.

Figure 94: Loan Workflow

Viewer



The Loan Sanction screen will be displayed

Screen

Figure 95: Loan Sanction

The screenshot shows the 'Loan Sanction' interface. At the top, there are input fields for Branch ID (101), Client ID, Application ID, and Application Date. Below these are three tabs: 'Sanction Details' (selected), 'Application Detail', and 'Loan Schedule'. The 'Sanction Details' tab contains various financial parameters like Applied Amount, Sanctioned Amount, Interest Rate, and Tax Rate. It also includes fields for the date of approval and the person who approved it. On the right side of the screen, there is a vertical column of buttons labeled 'Documents', 'Add-Tray', 'Remove-Tray', 'Deviate', 'View', 'Edit', 'Reject', 'Sanction', and 'Cancel'. The 'Sanction' button is highlighted.

2. Enter the **Client ID/Application ID** (use f2 to search)

Click **view**

3. Fill in the details

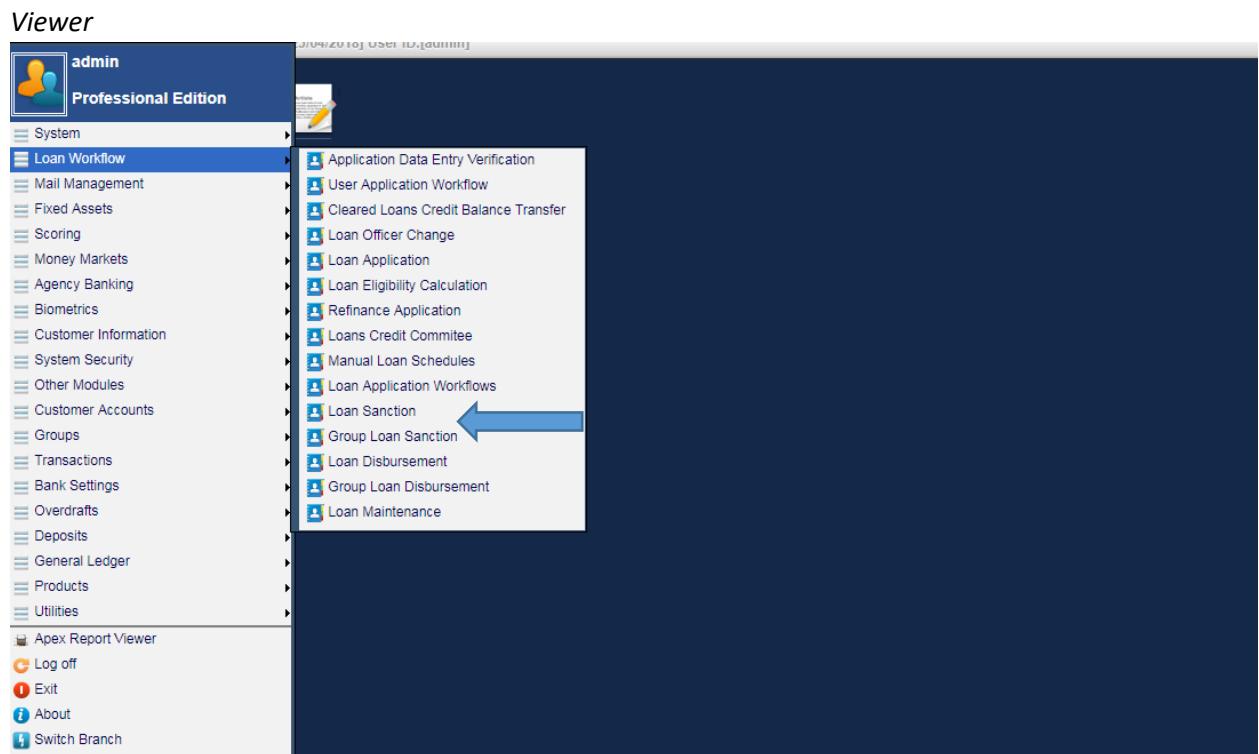
4. Click **Sanction**

To abort/discard the changes, click **Cancel**

Loan Disbursement

This is a module that is used to pay the money to the client.

Figure 96: Loan Workflower



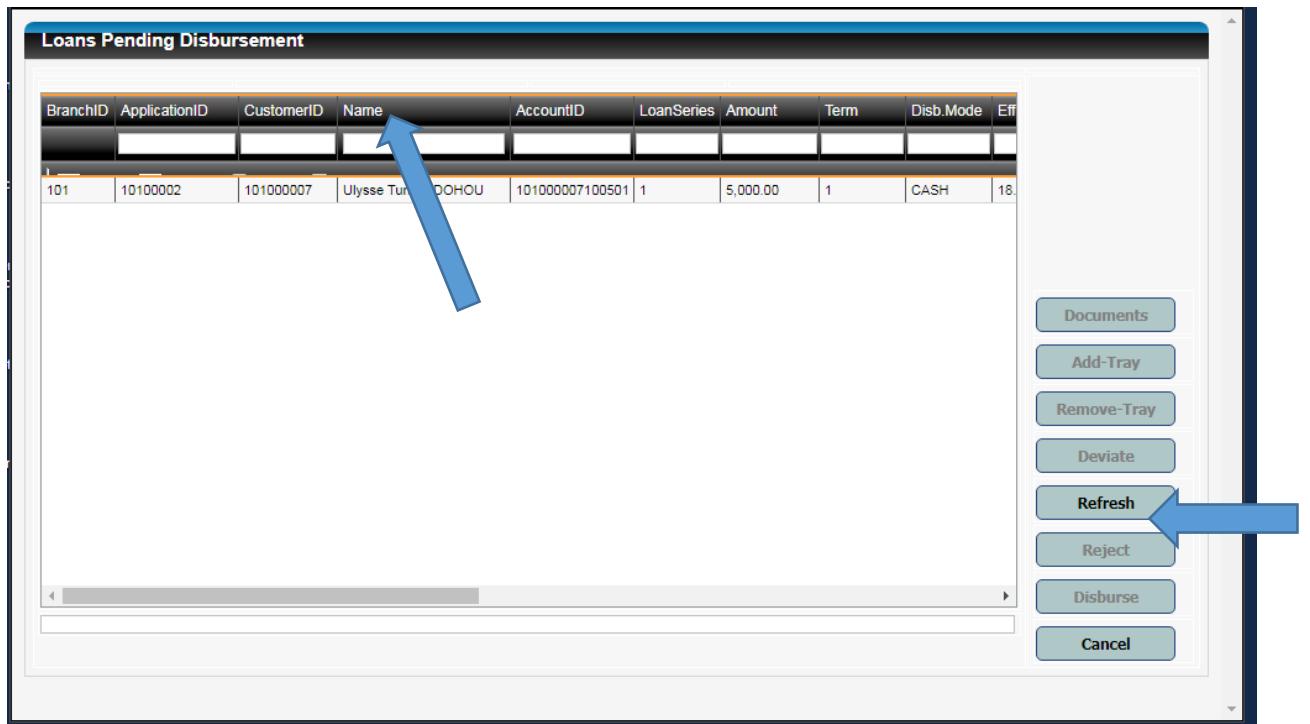
To open the loan Disbursement module:

1. Mouse hover the **Start** icon, and choose **Loan Workflow>Loan Disbursement**

The Loan disbursement screen will be displayed

Figure 97: Loan Disbursement

Screen



2. Click on the client then disburse

Figure 98: Loan Disbursement

Screen

Inst.No	Date	Installment Amount	Principal Balance	Principal Due	Interest Due
1	28/04/2018	5,017.30	00.00	5,000.00	17.30

3.Click **Add**

Then **continue**

4.Click on **Fees details>Next**

5.Fill in the **transaction details**

Click on **entries**

6.Enter the **transaction entries**

7.Click **Disburse**

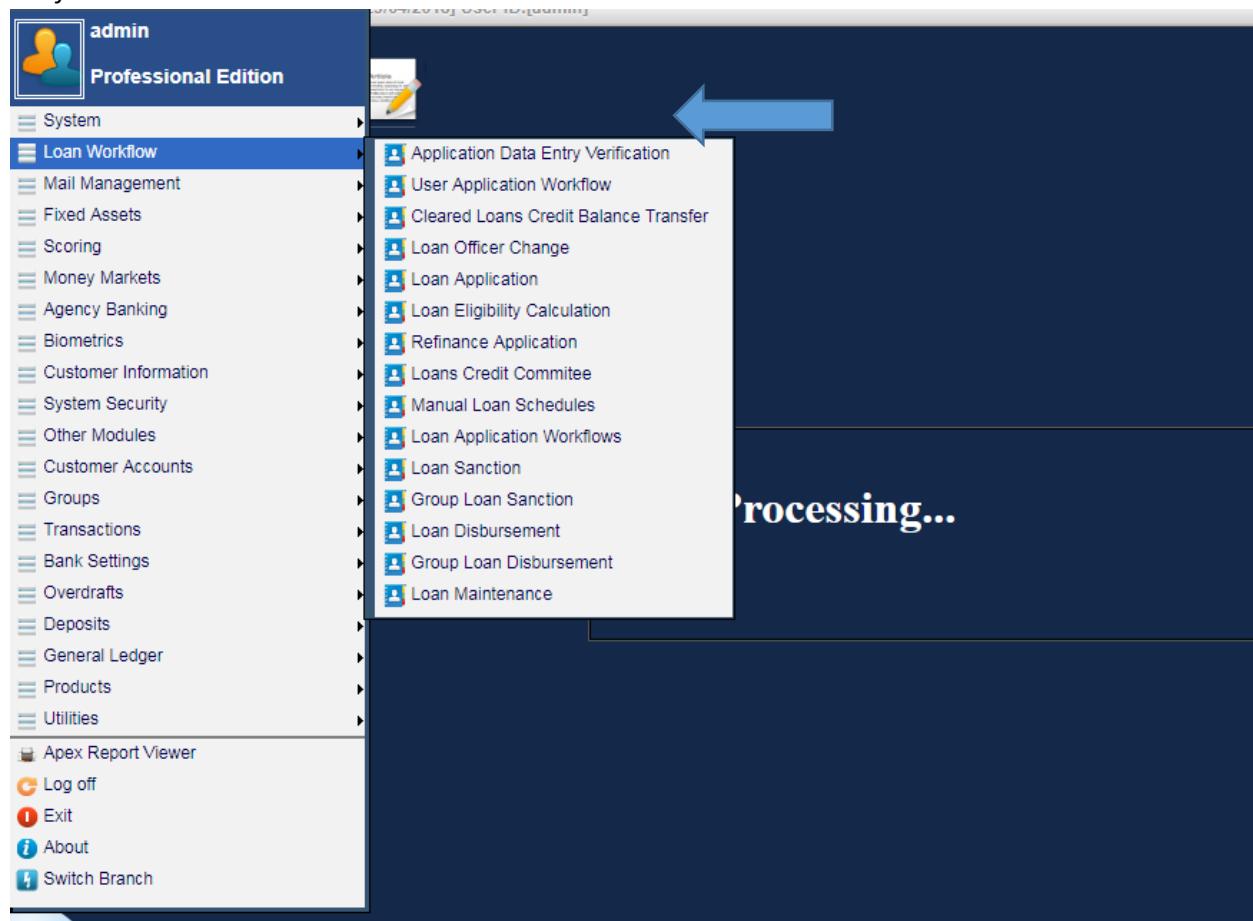
To abort/discard the changes, click **Cancel**

Application Data Entry Verification

This is a module that is used to verify the data filled in by the user.

Figure 99: Application Data Entry

Verification



To open Application Data Entry Verification module

1. Mouse hover the **Start** icon, and choose **Loan Workflow> Application Data Entry Verification**

The **Application Data Entry Verification** screen will be displayed

Figure 100: Data Entry Verification Viewer

Loan Application Data Entry Verification

Data Entry Verification

Branch ID	101	Branch Name	MOBILE MONEY
Application ID	<input type="text"/>		
Description	Verification Value	Verification	
Applied Amount	0		
Term	0		
Product ID			
Repayment Account ID			
Principle Grace Period	0		
Interest Grace Period	0		
Interest Rate	0		
Officer ID			
Client ID			
Donor ID			

View

Edit

Verify

Cancel

2. Enter **Application ID**

3. Click **view**

4. Click **edit**

5. Modify the required field

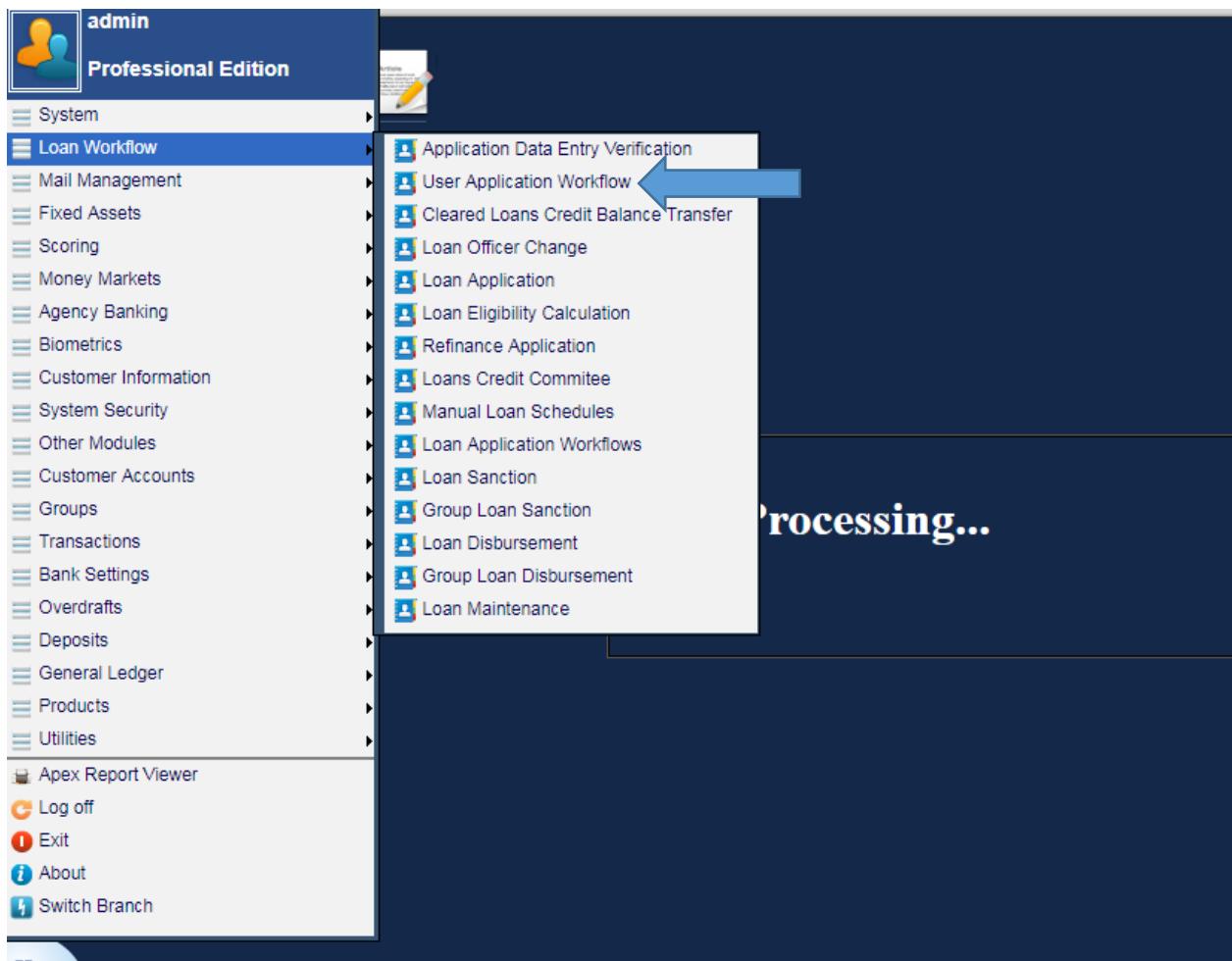
6. Click **Verify**

To abort/discard the changes, click **Cancel**

User Application Workflow

This is a module that gives the user the rights to approve the loan.

Figure 101:User application Workflow

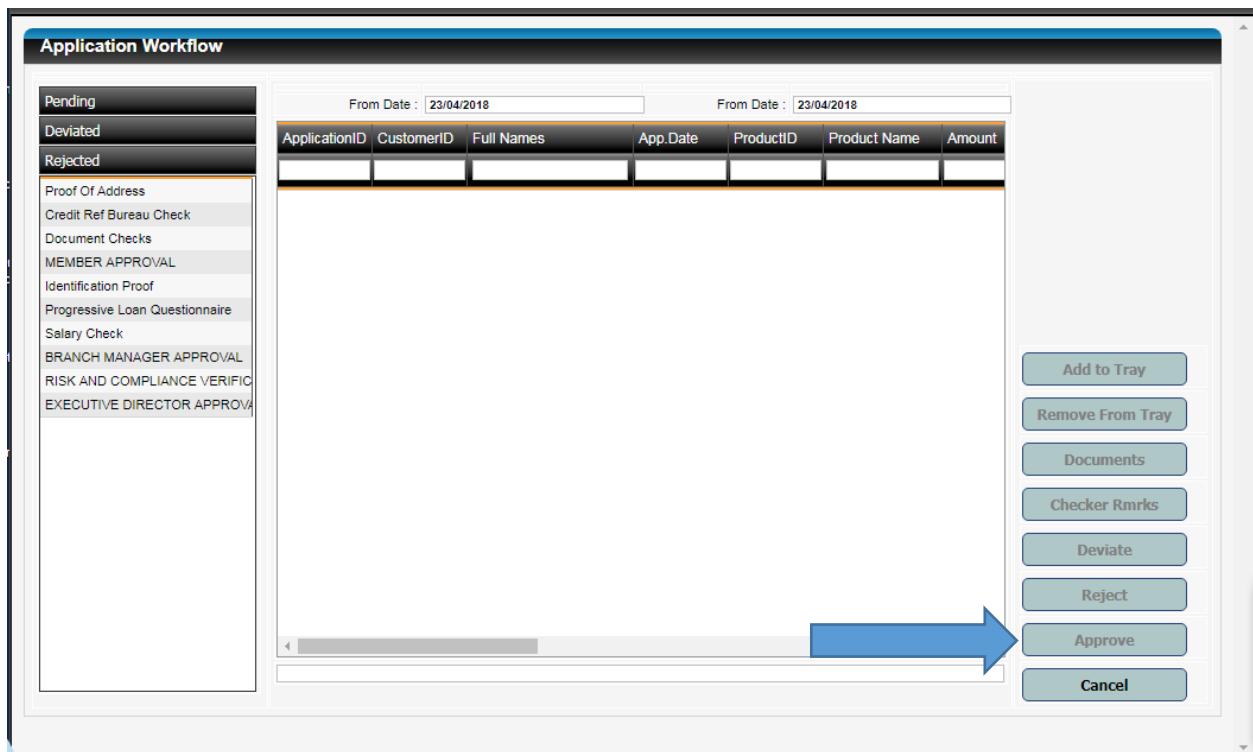


To open User Application Workflow module

1. Mouse hover the **Start** icon, and choose **Loan Workflow> User Application Workflow**

The User Application Workflow screen will be displayed

Figure 102: User application Workflow screen



2. Click on the user that requires **Application Workflows**

3. Modify the required field

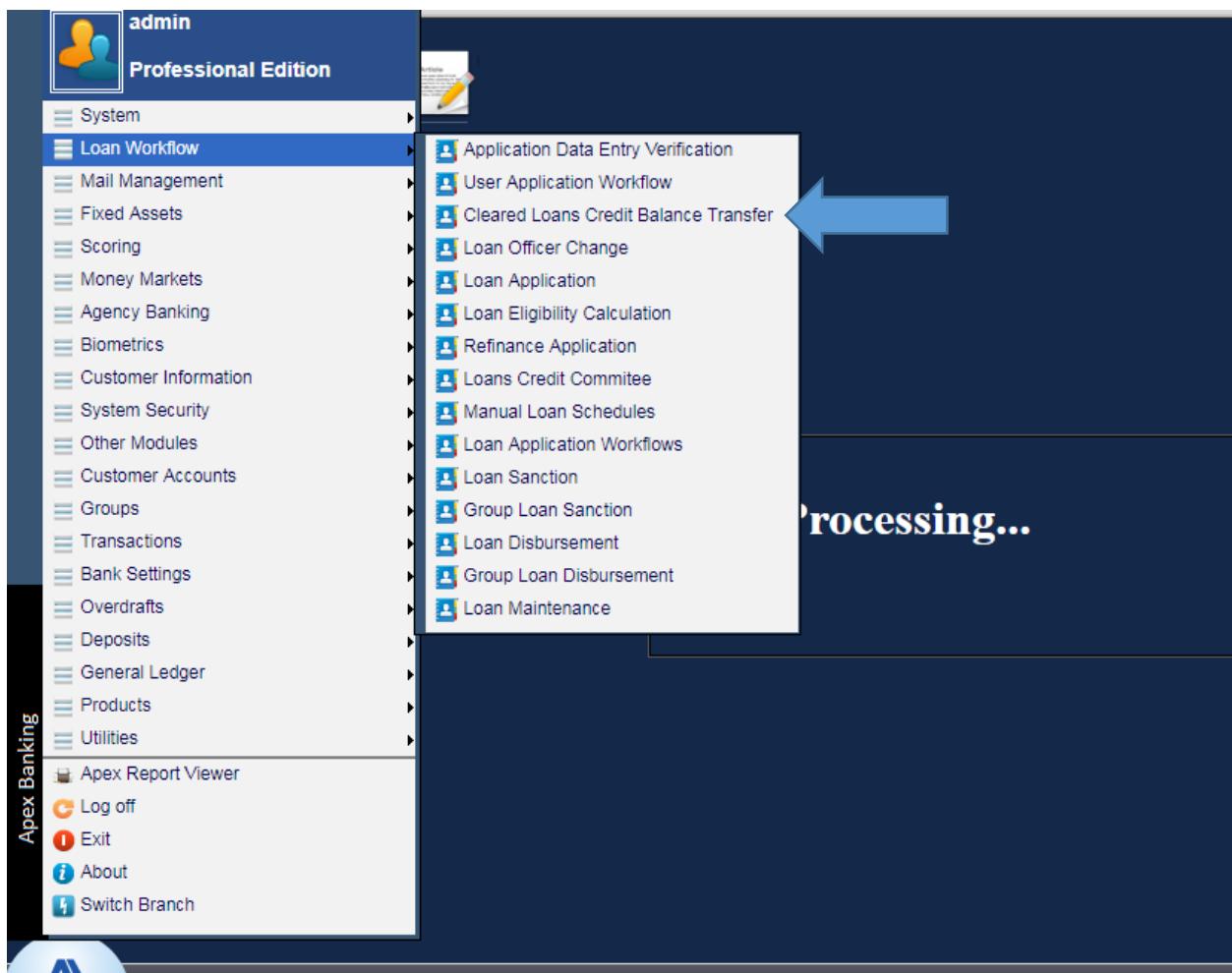
4. Click **Approve**

To abort/discard the changes, click **Cancel**

Cleared Loans Credit balances Transfer

This is a module that is used to maintain overpaid amount on loans. E.g. when a client has a loan of 5000 and pays 5100 the excess 100 will be transferred to excess GL.

Figure 103:Cleared Loans Credit Balaance Transfer



To open the Cleared Loans Credit Balances Transfer module

1. Mouse hover the **Start** icon, and choose **Loan Workflow> Cleared Loans Credit Balances Transfer**

The Cleared Loans Credit Balances Transfer screen will be displayed.

Figure 104: Cleared Loans Credit Balance Transfer

The screenshot shows a software interface titled "Credit Balance Transfer". At the top, there is a header bar with the title. Below it is a table with six columns: "Select", "AccountID", "Account Name", "Balance", "Credit Ac Type", and "Credit Ac". The "Select" column contains a dropdown arrow. The "Balance" column has a small orange arrow icon. The "Credit Ac Type" and "Credit Ac" columns have small blue arrow icons. To the right of the table are three buttons: "Add" (light blue), "Update" (medium blue), and "Cancel" (dark blue).

1.Click on **Add**

2.Select on the **client name**

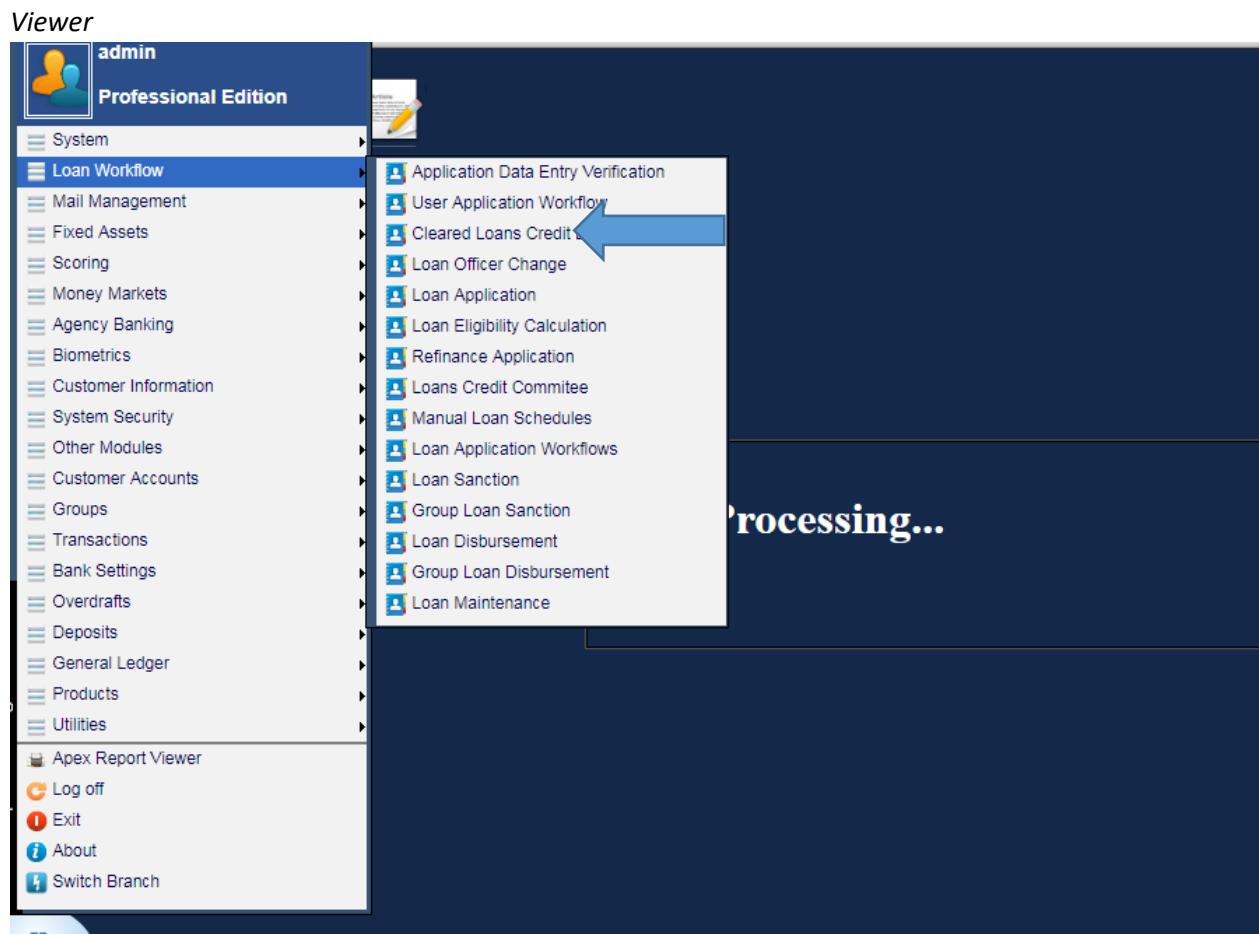
3.Click **Update**

To abort/discard the changes, click **Cancel**

Loan Officer Change

This is the feature that is used when a loan officer needs to be changed .

Figure 105:Loan Officer Change



To open the **Loan Officer Change** module

1. Mouse hover the **Start** icon, and choose **Loan Workflow> Loan Officer Change**

The **Loan Officer Change** screen will be displayed

Figure 106: Loan Officer Change Viewer

1. Enter **From officer ID** (use f2 to search)

2. Click **Add**

3. Click **To Officer ID**

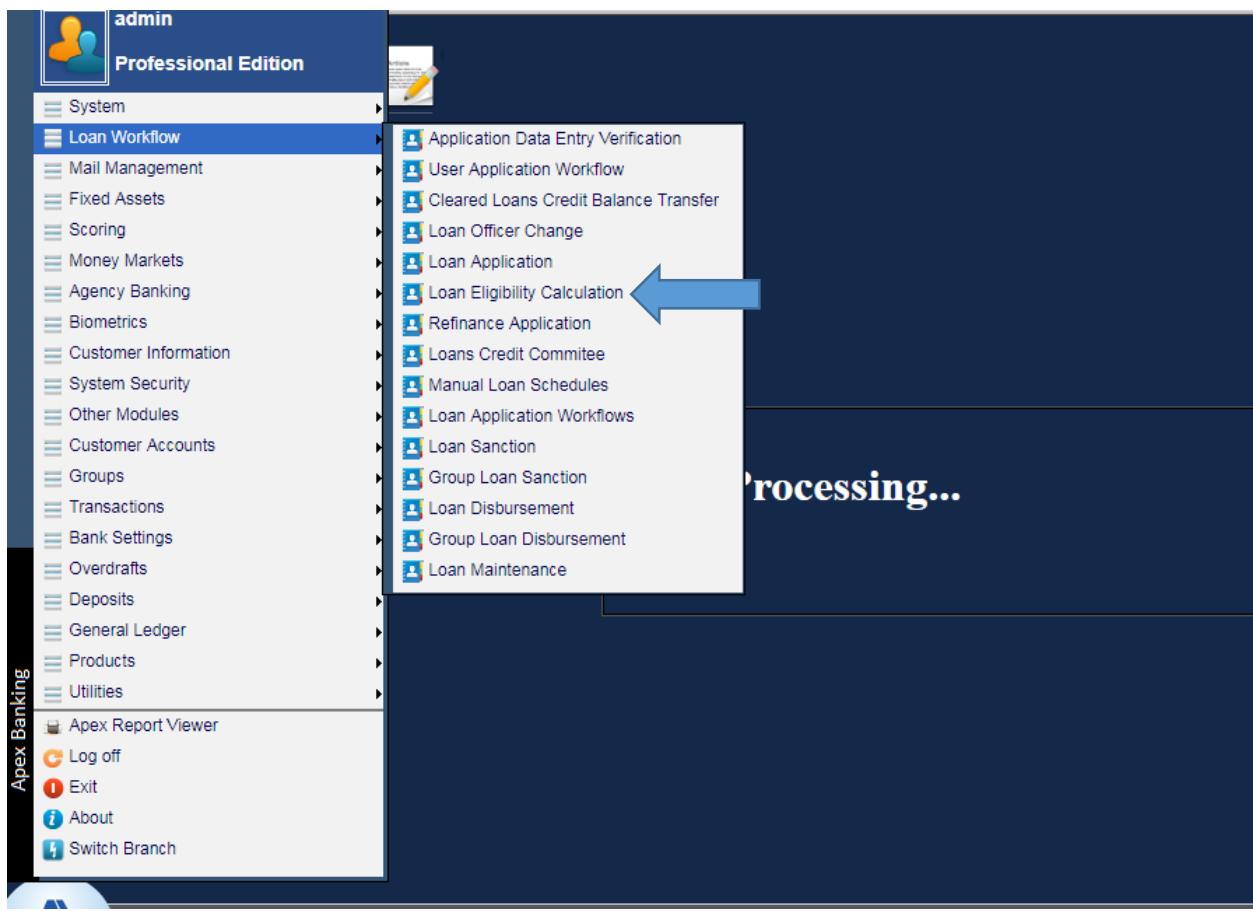
4. Click **Update**

To abort/discard the changes, click **Cancel**

Loan Eligibility Calculation

This is a module used to calculate monthly loan repayments.

Figure 107: Loan Eligibility Calculation Screen



To open the Loan Eligibility Calculation

1. Mouse hover the **Start** icon, and choose **System Security > Loan Eligibility Calculation**

The Loan Eligibility Calculation Screen is displayed.

Figure 108: Loan Eligibility Calculation screen

Eligibility Calculation

Description	value
Total Shares	0
Total Fixed Deposits	0
Kilos	0
Average Production	0
Production	0

System Recommended : User Recommended :

2..Click **Edit**

3.Enter the **client ID** and **Application ID**

All the client loan information will be displayed.

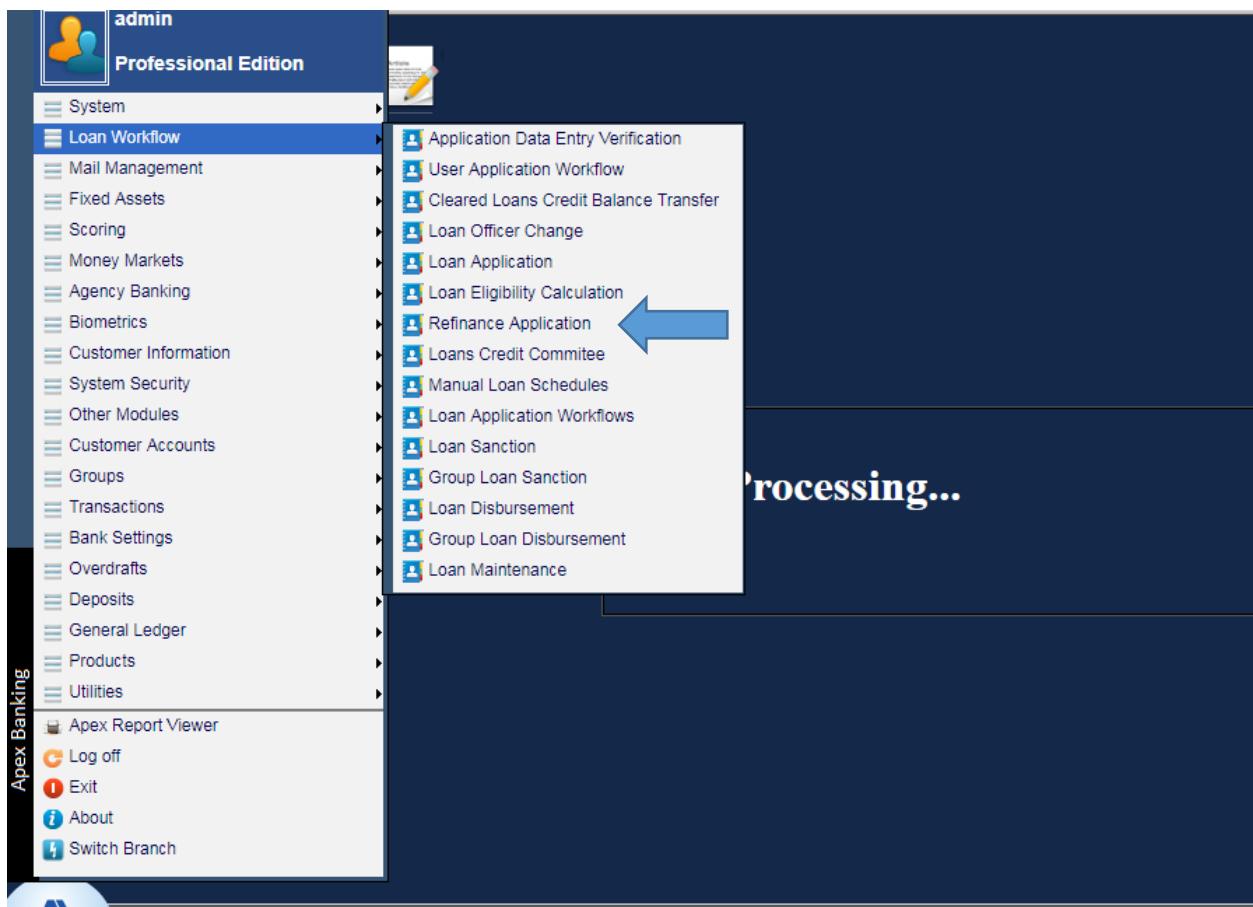
4.Click **Calculate**

To abort/discard the changes, click **Cancel**

Refinance Application

This is a module used to restructure a client loan either by borrowing more loan to pay the other loan with better loan interest .

Figure 109: Refinance Application screen



To open the Refinance Application module;

1. Mouse hover the **Start** icon, and choose **Loan Workflow > Refinace Application**
The Refinace Application module will be displayed

Figure 110: Refinance Application screen

Refinance Account Details[*Dues Subject to Change With Time]

Branch ID	101	Branch Name	MOBILE MONEY
ApplicationID		Application Date	23/04/2018
AccountID		Account Name	
Loan Series	0	Clear Balance	0.00
Outstanding Principle	0.00	Interest Due	0.00
Penalty Due	0.00	Others Due	0.00
Dues Total	0.00	ProductID	

Application Details

Applied Amount	0.00	Term	0
Interest Rate	0.00	Tax Rate	0.00
Base Rate	0.00	Effective Rate	0.00
Loan Purpose	< Select >	Frequency	< Select >
Disbursement mode	< Select >	Schedule Type	System Generated
Repayment A/C Branch		Repayment AccountID	
Donor	< Select >	Spread	
Officer ID	< Select >	Workflow Status	

View **Add** **Edit** **Update** **Cancel**

2..Click **Add**

Fill in the details of the refinance application

3.Click **Update**

4.Click **View**.

5.Click **Edit**.

6.Modify the required fields.

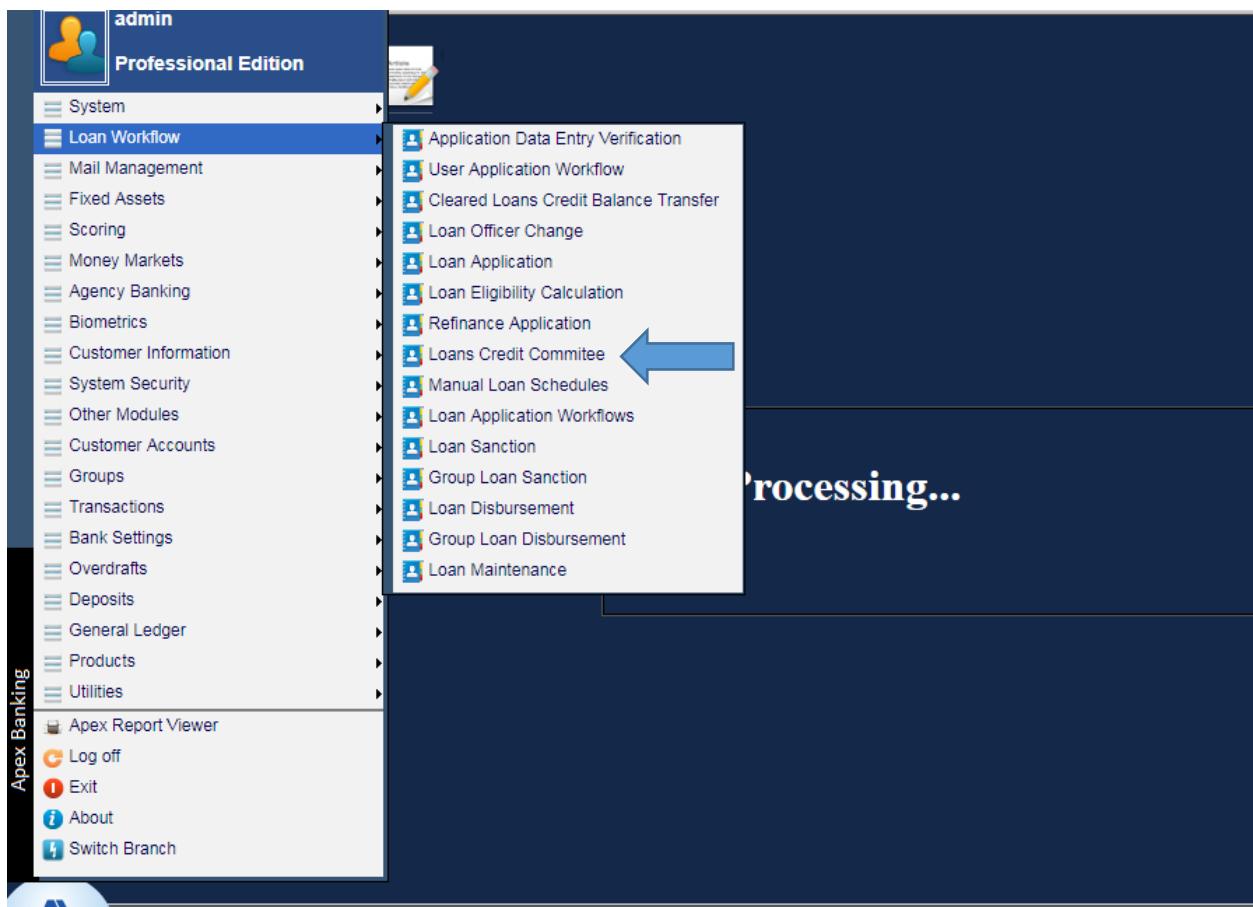
7.Click **Update**.

To abort/discard the changes, click **Cancel**

Loans Credit Committee

This feature contains a group of appointed individuals who are responsible for approving or rejecting loans among other responsibilities.

Figure 111: Loan Credit Committee



To open the Loan Credit Committee feature;

1. Mouse hover the **Start** icon, and choose **Loan Workflow > Loan Credit Committee**

The **Loan Credit Committee** Screen is displayed.

Figure 112: Loan Credit Committee Viewer

Workflow Credit Committee

Application Approval Committee

Branch ID :	101		MOBILE MONEY	
Client ID :				
Application ID				
Apply	OfficerID	OfficerName	OfficerLimit	Remarks

Applied Amount : Joint Limit :

2. Enter the **client ID** and **Application ID** (use f2 to search).

3. Click **View**

All the details of the loan applied will be displayed

4. Click **Edit**.

5. Modify the required fields.

6. Click **Update**.

To abort/discard the changes, click **Cancel**

Manual Loan Schedules

Figure 113: Manual Loan schedules

Screen

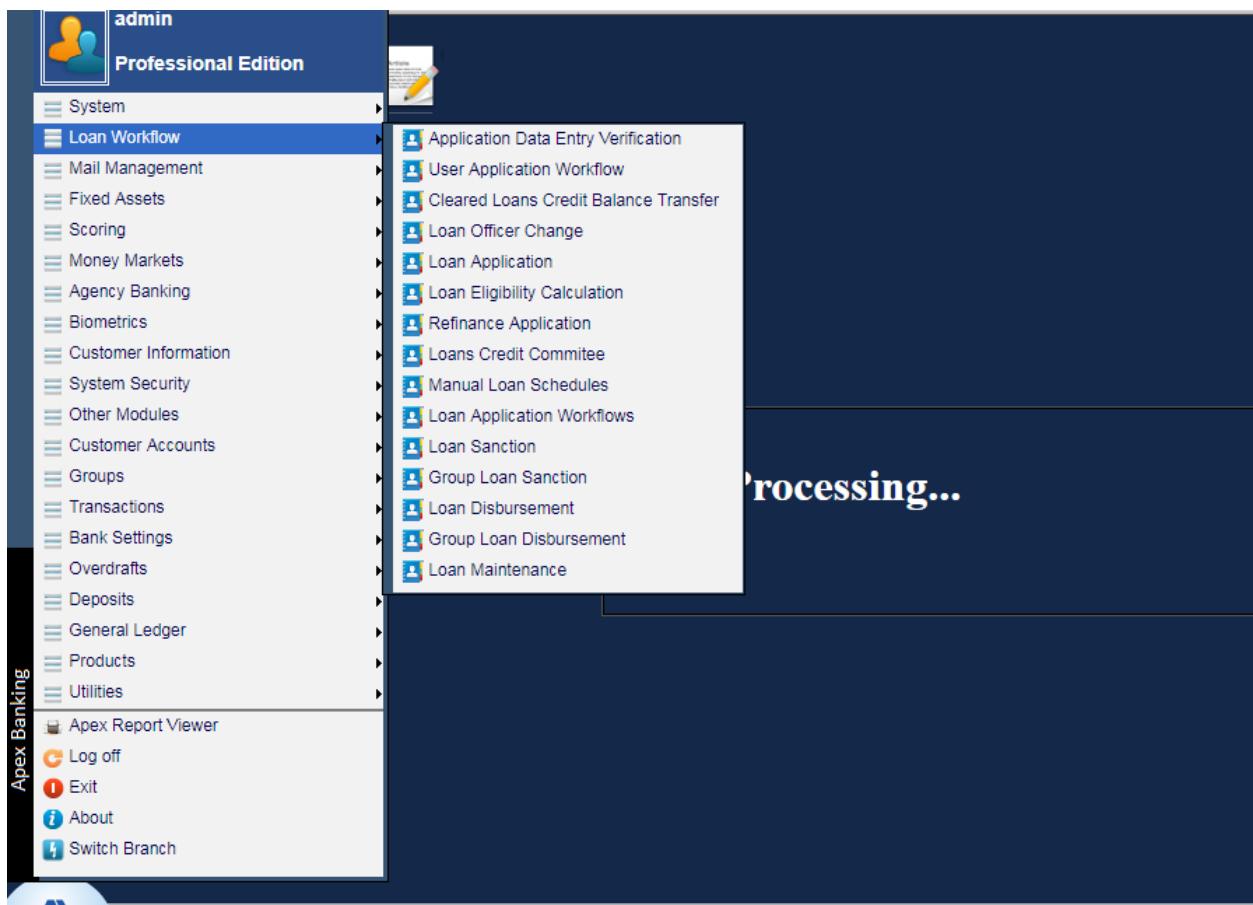


Figure 114: Manual Loan schedules Screen

Manual Schedules

BranchID	101	ApplicationID	
Applied Amount		Disbursement Date	
Term		Last InstallmentDate	
Total Interest		Remaining Interest	
Installment Date		Principle Due	
Interest Amt.		Tax Amount	
Installment Amt.		Remaining Prin.	

Inst.No	Inst. Date	Installment Amount	Principal Balance	Principal Due	Interest Due	Tax Due	Other

Fee Name Fee Amount
 Tax Amount Total Amount

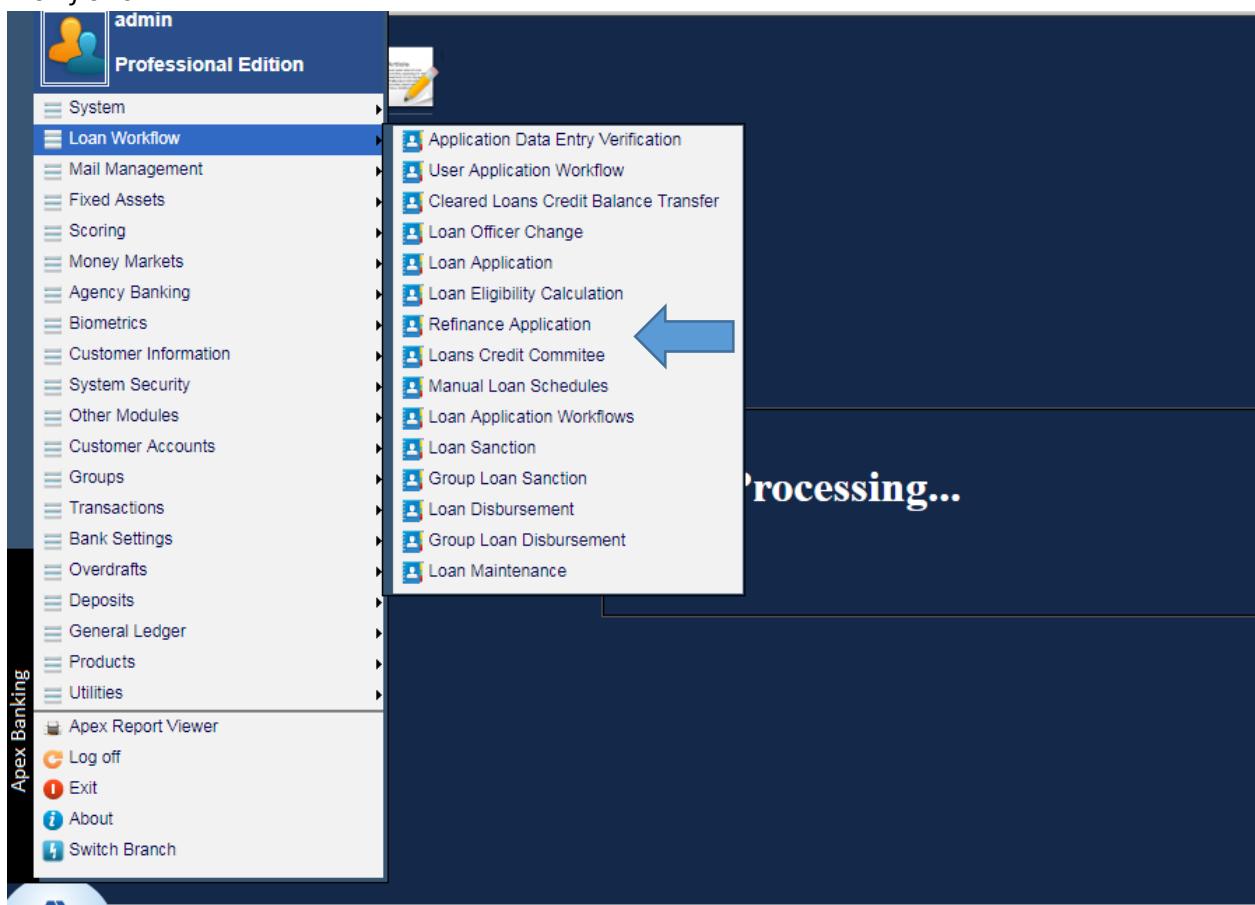
Inst.No	Inst. Date	FeeID	Installment Amount	Fee Due	Tax Due

Loan Application Workflows

This is a module used to approve a loan.

Figure 115:Loan Application

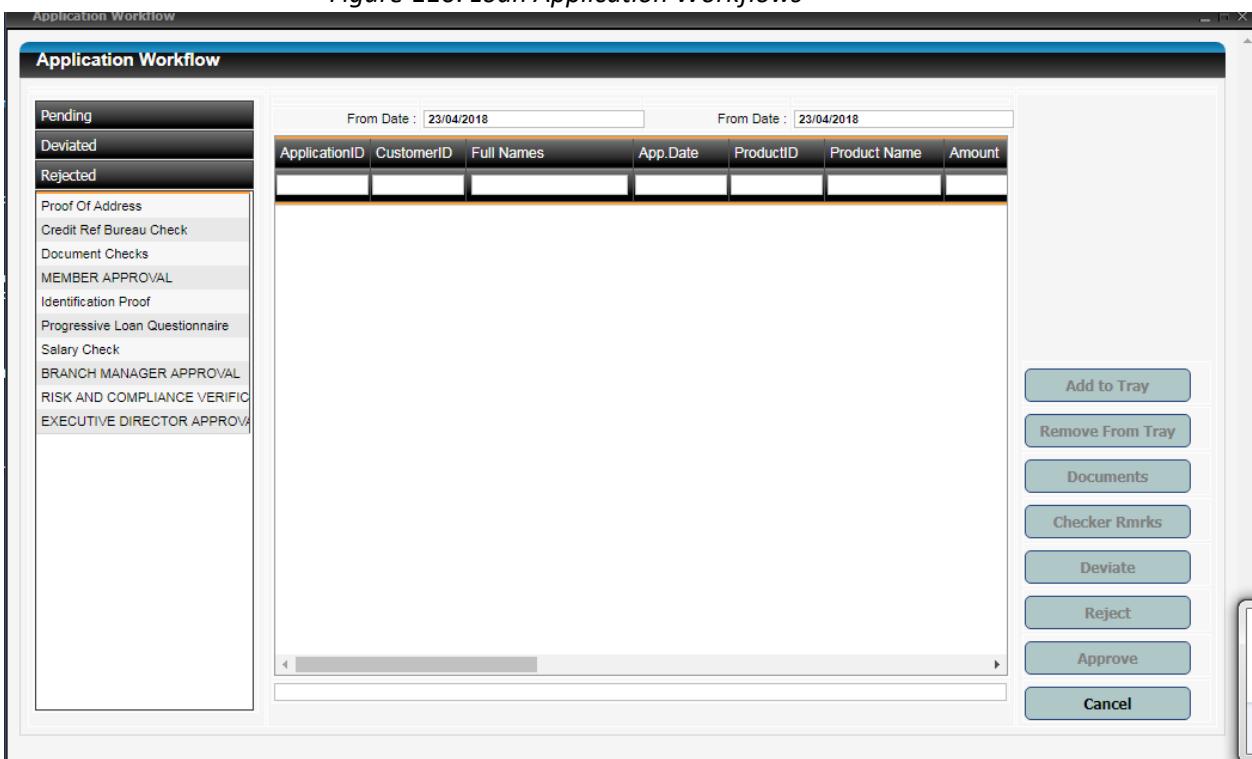
Workflows



To open the Loan Application Workflow;

1. Mouse hover the **Start** icon, and choose **Loan Workflow > Loan Application Workflows**
The Loan Application Workflows module will be displayed..

Figure 116: Loan Application Workflows



2. Select the loans pending approval

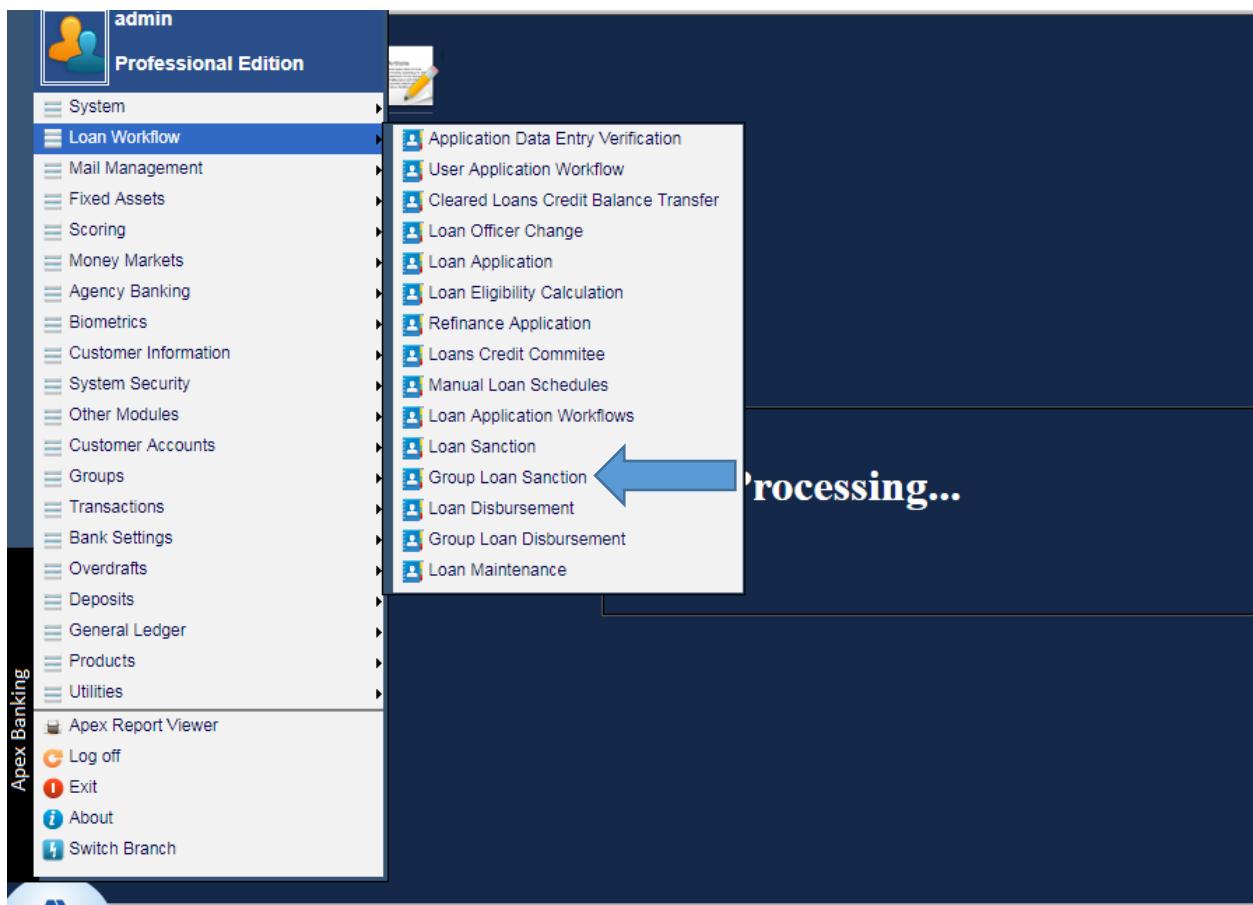
3. Click **Approve or Reject**

To abort/discard the changes, click **Cancel**

Group Loan Sanction

This is a module used to approve a member of a group who have applied for the loan.

Figure 117: Group Loan Sanction Viewer



To open the Group Loan Sanction module;

1. Mouse hover the **Start** icon, and choose **Loan Workflow > Group Loan Sanction**
The Group Loan Sanction screen will be displayed

Figure 118: Group Loan Sanction Viewer

2. Enter the **Group ID**

3. Click **View**

4. Fill in the details remaining

5. Click **Sanction**

To abort/discard the changes, click **Cancel**

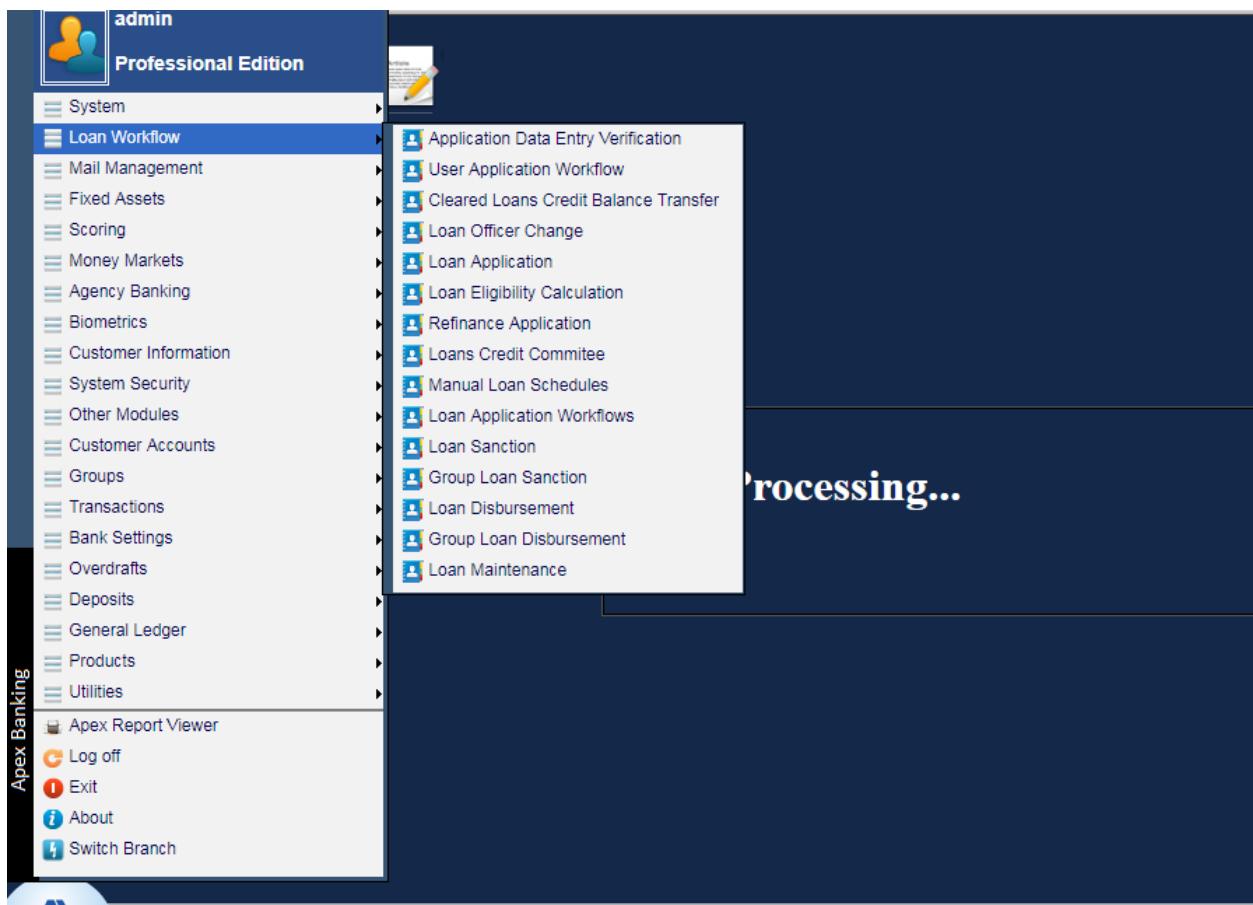
Group Loan Disbursement

This feature is used to pay money to a client who is a member of a group.

Figure 119: Group Loan Disbursement

Viewer





To open the Group Loan Disbursement module ;

1. Mouse hover the **Start** icon, and choose **Loan Workflow > Group Loan Disbursement**
The Group Loan Disbursement modue will be displayed

Figure 120: Group Loan Disbursement Viewer

The screenshot shows the 'Group Loan Disbursement' module. On the left, there's a sidebar with vertical scroll bars and some icons. The main area has a header 'Group Loan Disbursement'. Below it, there are two input fields: 'Branch : 101 MOBILE MONEY' and 'Group :'. A 'View' button is located next to the group field. Below these are three tabs: 'Apply', 'Customer ID', and 'AccountID'. To the right of these tabs is a large text area labeled 'Total:' which is currently empty. Above this text area is a section with several input fields: 'Client ID', 'Application ID', 'Account ID', 'Loan Amount', 'Disbursement Amt', 'Schedule Start Dt.', 'Continue', and 'Undo'. Below this is another row of fields: 'Total Interest', 'Installment Amount', 'Last Instal. Amt.', and 'Last Inst. Date'. At the bottom of the main panel, there are four tabs: 'Loan Schedule', 'Fees Details', 'Transaction Detail', and 'Transaction Entry'. The 'Loan Schedule' tab is selected. To the right of the main panel, there is a vertical column of buttons: 'Print', 'Edit', 'Reset Changes', 'Disburse', and 'Cancel'.

2. Enter the Group ID in the **Group** section.

3. Click **View**

Fill in the details not provided

4. Click **continue**

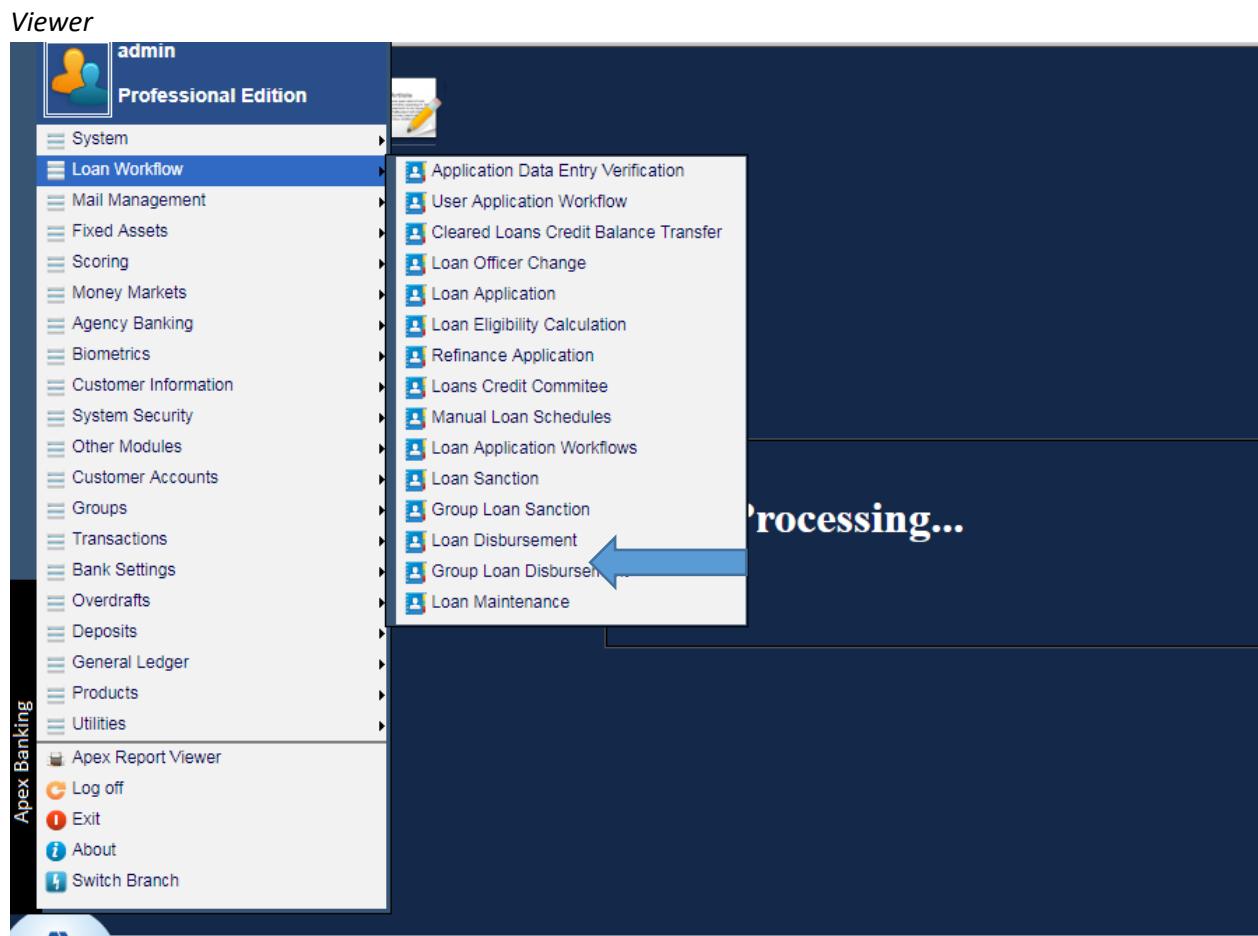
5. Click **Disburse**

To abort/discard the changes, click **Cancel**

Loan Maintenance

This is a module used to view the customer details on loans and maintain activities e.g loan payoff, restructure loans etc.

Figure 121: Loan maintenance



To view the Loan Maintenance module

1. Mouse hover the **Start** icon, and choose **Loan Workflow> Loan Maintenance**

The Loan maintenance module will be displayed

Figure 122: Loan maintenance Viewer

The screenshot displays the 'Loan Maintenance' application interface. The main area is titled 'Loan Details I' and 'Loan Details II'. It contains numerous input fields for loan information such as Branch ID (101, MOBILE MONEY), Client ID, Account ID, Application ID, Disbursed Amount, Last Disbursed on, principle Grace Period, Interest Rate, Effective Rate, Purpose, Frequency, Repayment A/C Branch, File No., Officer ID, Term, Last Disbursed By, Interest Grace Period, Tax Rate, Is Refinance, Last Disbursement Mode, Product ID, Repayment A/C, Disbursement Type, and a 'Views' section.

1. Enter the **Application ID**
2. Click **view**
3. Fill in the details in the spaces provided.
4. Choose **DataEntry > Loan Payoff**
The Loan payoff screen will be displayed
6. Select an item from the grid displayed.
7. Click **Delete**.
8. Click **Ok** in the pop up window.

To abort/discard the changes, click **Cancel**

GROUPS

This is a module used to maintain all the activities of a group.

It consists of the following;

- Group Officer Change
- Group Transfers
- Group Exit Types
- Group Posting Bank Accounts
- Auto Group Posting New GL Settings
- Group Client Exit Refunds
- Group Forfeit/Write off Recovery
- Group Schema Settings
- Group Maintenance
- Group Client Workflows
- Group Posting Formats
- Field Officer accounts
- Group Collection/Allocation
- Group Member Exit

Group Officer Change

This is a module used to change from one officer to another.

To view the Group Officer Change module

1. Mouse hover the **Start** icon, and choose **Groups >Group Officer Change**
The Group Officer Change Screen will be displayed

Figure 123:Group Officer Change Screen

Officer Change

Change ID	101	Change Date	
Branch ID	101	Branch Name	MOBILE MONEY
From OfficerID		From Officer Name	
To OfficerID		To Officer Name	
Change Status	< Select >	Remarks	
Supervision Remarks		Export	< Select >
Apply?	BranchID	Group ID	Group Name
			Meeting Day
			Time

CreatedBy Created On
Last Modified By Last Modified On
Supervised By Supervised On

2. Click **From Officer ID** then **To Officer ID**

Fill in the details e.g **Remarks**

3. Click **View**

4. Click **Add**

5. Click **Update**

To abort/discard the changes, click **Cancel**

Group Transfers

This is a feature used to transfer a member of a group from one group to another.

To open the Group transfers screen;

1. Mouse hover the **Start** icon, and choose **Groups >Group Transfers**

The Group Transfers screen will be displayed

Figure 124: Group Transfers

Screen

The screenshot shows the 'Group Transfers' screen with the following fields:

- BranchID:** 101
- Transfer#:** (highlighted in green)
- Client ID:** (highlighted in green)
- TransferType:** < Select >
- Group ID:** (highlighted in green)
- Sub Group ID:** (highlighted in green)
- To GroupID:** (highlighted in green)
- To Sub GroupID:** (highlighted in green)
- To Group Max Members:**
- To SubGroup Max Members:**
- Remarks:**
- Branch Name:** MOBILE MONEY
- Transfer Date:**
- Name:**
- Transfer Status:** < Select >
- Group Name:**
- To Group Name:**
- Sub Group Members:**
- To Group Members:**
- Transfer Reason:** < Select >
- CreatedBy:**
- Created On:**
- Last Modified By:**
- Last Modified On:**
- Supervised By:**
- Supervised On:**

On the right side, there is a vertical column of buttons:

- View**
- Add New**
- Reject**
- Approve**
- Update**
- Cancel**

2. Enter the **Client ID**
3. Click **View**
4. Click **Add New**
Fill in the spaces required
5. Click **Update**

To abort/discard the changes, click **Cancel**

Group Exit Types

This is a module used by the user to exit a member from a group.

To View the Group Exit Types Screen;

1. Mouse hover the **Start** icon, and choose **Groups > Group Exit Types**.

The Group Exit Types Viewer will be displayed

Figure 125: Group Exit

Viewer

Group Exit Types																						
Exit Type	< Select >																					
Savings Refund GL	<input type="text"/>																					
Is Disabled	<input type="checkbox"/>																					
Account Name	<input type="text"/>																					
Remarks	<input type="text"/>																					
<table border="1"> <thead> <tr> <th>Apply</th> <th>Description</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/></td> <td>No of days to Allow Reinstatement</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Member Savings Forfeit to Recover Loans</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Write-Off Loan</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Group Members Savings Forfeit to Recover Loans</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Insurance PayOff</td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Do Not Post Savings Refunds(Retain them in the Accounts)</td> <td></td> </tr> </tbody> </table>		Apply	Description	Value	<input type="checkbox"/>	No of days to Allow Reinstatement		<input type="checkbox"/>	Member Savings Forfeit to Recover Loans		<input type="checkbox"/>	Write-Off Loan		<input type="checkbox"/>	Group Members Savings Forfeit to Recover Loans		<input type="checkbox"/>	Insurance PayOff		<input type="checkbox"/>	Do Not Post Savings Refunds(Retain them in the Accounts)	
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Created On	<input type="text"/>																					
Last Modified By	<input type="text"/>																					
Last Modified On	<input type="text"/>																					
Supervised By	<input type="text"/>																					
Supervised On	<input type="text"/>																					
<input type="button" value="View"/> <input type="button" value="Add"/> <input type="button" value="Edit"/> <input type="button" value="Update"/> <input type="button" value="Cancel"/>																						

2. Enter the Exit Type method in the **Exit Type module**

3. Click **view**

4. Click **Add**

Fill in the other details required

5..Click **Update**

To abort/discard the changes, click **Cancel**

Group Posting Bank Accounts

This is a module

To open the Group Posting Bank Accounts screen;

1. Mouse hover the **Start** icon, and choose **Groups > Group Posting Bank Accounts**

The Group Posting Bank Accounts Screen will be displayed

Screen

Figure 126:Group Bank Accounts

The screenshot shows a software interface titled "Group Bank Accounts". At the top left is a "Currency" dropdown menu with the placeholder "< Select >". Below it is a table with three columns: "BranchID", "Branch Name", and "AccountID". The table contains two rows: one for "HEAD OFFICE" (BranchID 100) and one for "MOBILE MONEY" (BranchID 101). To the right of the table are four buttons: "View", "Edit", "Update", and "Cancel".

BranchID	Branch Name	AccountID
100	HEAD OFFICE	
101	MOBILE MONEY	

2. Select the Currency from the **Currency** drop down list.

3. Click **View**

4. Click **Edit**

Modify to any field required

5. Click **Update**

To abort/discard the changes, click **Cancel**

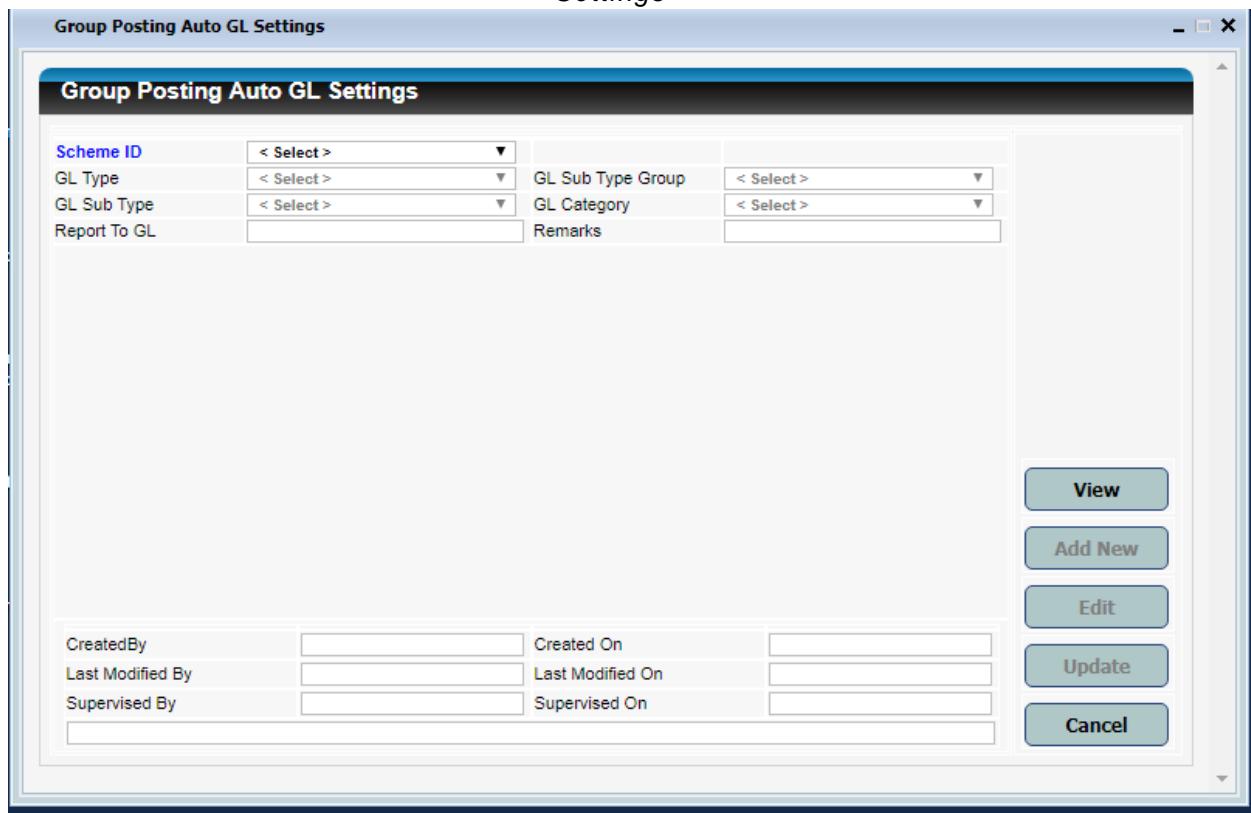
Auto Group Posting New GL Settings

This is a module

To open the Group Posting Auto GL Settings;

1. Mouse hover the **Start** icon, and choose **Groups > Group Posting New GL Settings**
The Group Posting New GL Settings screen will be displayed

Figure 127: Group Posting Auto GL Settings



2. Select the Schema ID from the **Schema ID** drop down list.

3. Click **View**

4. Click **Add New**

Fill the details in the spaces provided

5. Click **Update**

6. Click **Edit**

Modify any changes

7. Click **Update**

To abort/discard the changes, click **Cancel**

Group Client Exit Refunds

This is a module Used to maintain clients who have exited and require refunds from the group.

To open Group Client Exit Refund;

1. Mouse hover the **Start** icon, and choose **Groups > Group Client Exit Refund** .
The Group Client Exit Refund will be displayed

Figure 128:Group Client Exit Refunds

The screenshot shows the 'Group Client Exit Refunds' application window. On the left, there is a 'Refund Details' panel containing fields for Branch ID (00), Branch Name (HQ), Exit# (highlighted in green), Exit Date (24/02/2018), Refund# (highlighted in green), Refund Date (24/02/2018), Group ID (highlighted in green), Group Name (highlighted in green), Client ID (highlighted in green), Client Name (highlighted in green), Refund Amount (highlighted in green), and Refund Status (< Select >). Below this is a table with columns: AccountID, AccountName, SavingsRefund, Paid+Approved, Balance, and New Refund. The table body is empty. To the right of the details panel is a vertical toolbar with buttons for Print, View, Add, Edit, Approve, Reject, Terminate, Pay, Update, and Cancel.

2.

Group Forfeit/Write Off Recovery

Figure 129:Group Forfeit/Write Off Recovery Viewer

The screenshot shows the 'Group Forfeits Recovery' application window. The title bar reads 'Group Forfeits Recovery'. The main area contains the text 'Hello World!' in large, bold, dark blue font.

Group Schema Settings

Figure 130:Group Schema Settings

Group Schema Settings Sub modules

1. Secondary Schema Products

This is a sub module of the Group Schema Settings that is used

2. Special Conditions

This is a sub module of the Group Schema Setting that is used to customize the settings as to the group specifications.

Group maintenance

This is a module used by the system user to create and maintain a group into the system.

To view the Group Maintenance screen;

1. Mouse hover the **Start** icon, and choose **Groups > Group Maintenance**
The Group Maintenance screen will be displayed.

Figure 131: Group Maintenance

Screen

1. Enter the group ID and Schema ID in **Group ID and Schema ID** respectively.

2. Click **View**.

3..Click **Add New**

Fill in all the details required in the spaces provided

The Group ID will be auto generated incase of a new group.

4.Click **Update**.

To abort/discard the changes, click **Cancel**

Group Maintenance Sub modules

Group members

This is a module that allows the user to add members into a Group.

Group Notes

This feature helps the user keep important details concerning the group and it's members

Group Special Conditions

This module contains additional information of the system which the user can customize according to the group specifications.

User Defined Fields

Sub Groups

This is a module that is used to maintain the sub groups of the groups

Group Reminders

This is a module that is used to set the important things of the members of the group which will always show until they are done.

Group Client Workflow

This is a feature used to approve members of a group

To open the Group Client Workflow

1. Mouse hover the **Start** icon, and choose **Groups > Group Client Workflow**
The Group Client Workflow will be displayed

Figure 132: Group Client

Workflow

Group Client Workflow

Application Workflow

Pending

Deviated

Rejected

From Date : 24/02/2018

CustomerID Full Names CheckerLastChecker CreatedBy ModifiedBy TrayID Deviat

Add to Tray

Remove From Tray

Documents

Checker Rmrks

Deviate

Reject

Approve

Cancel

The screenshot shows a software interface titled 'Group Client Workflow' under the 'Workflow' section. At the top, there are two date input fields both set to '24/02/2018'. Below them is a grid table with columns: CustomerID, Full Names, CheckerLastChecker, CreatedBy, ModifiedBy, TrayID, and Deviat. To the left of the grid, there's a vertical list of status categories: Pending, Deviated, and Rejected, with 'Rejected' currently selected. On the right side of the grid, there is a vertical stack of eight rectangular buttons labeled from top to bottom: 'Add to Tray', 'Remove From Tray', 'Documents', 'Checker Rmrks', 'Deviate', 'Reject', 'Approve', and 'Cancel'. The entire application window has a light blue border.

2. Enter the dates when the members were maintained in the system

3. Click on the member

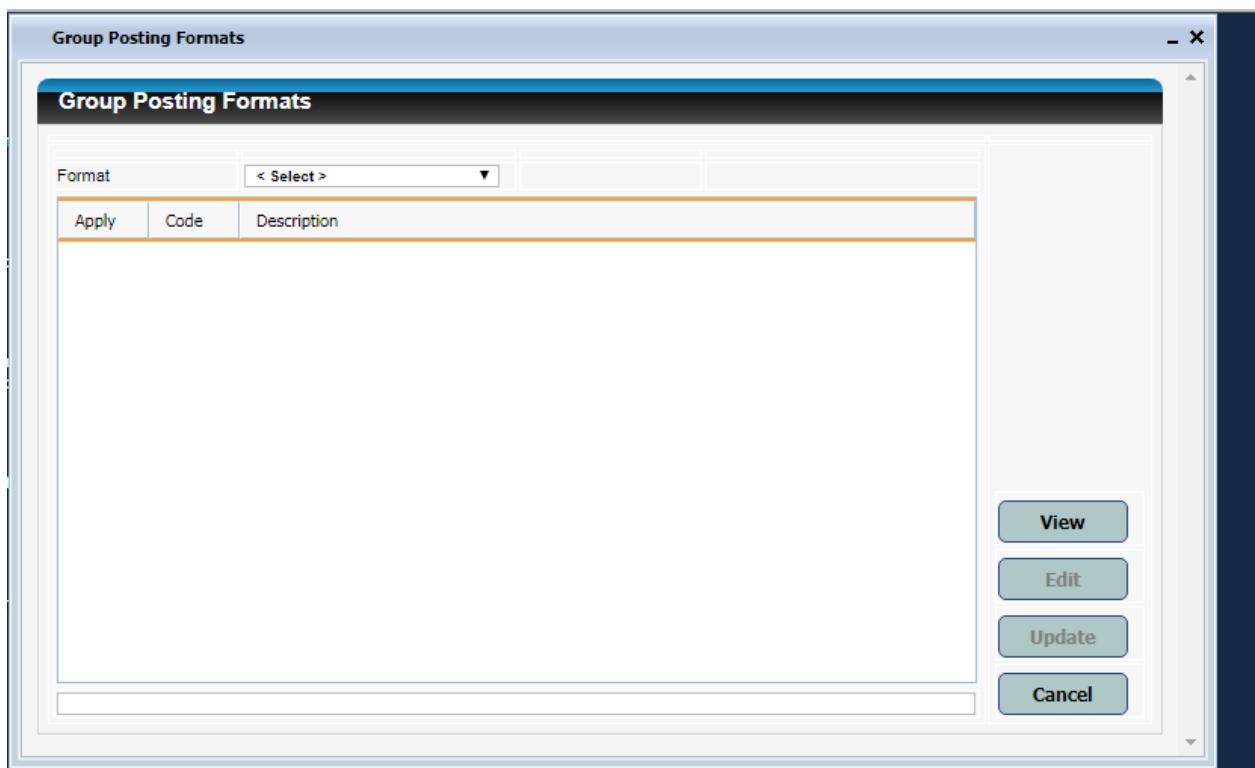
4. Click **Approve**

To abort/discard the changes, click **Cancel**.

Group Posting Formats

Figure 133: Group Posting

Formats



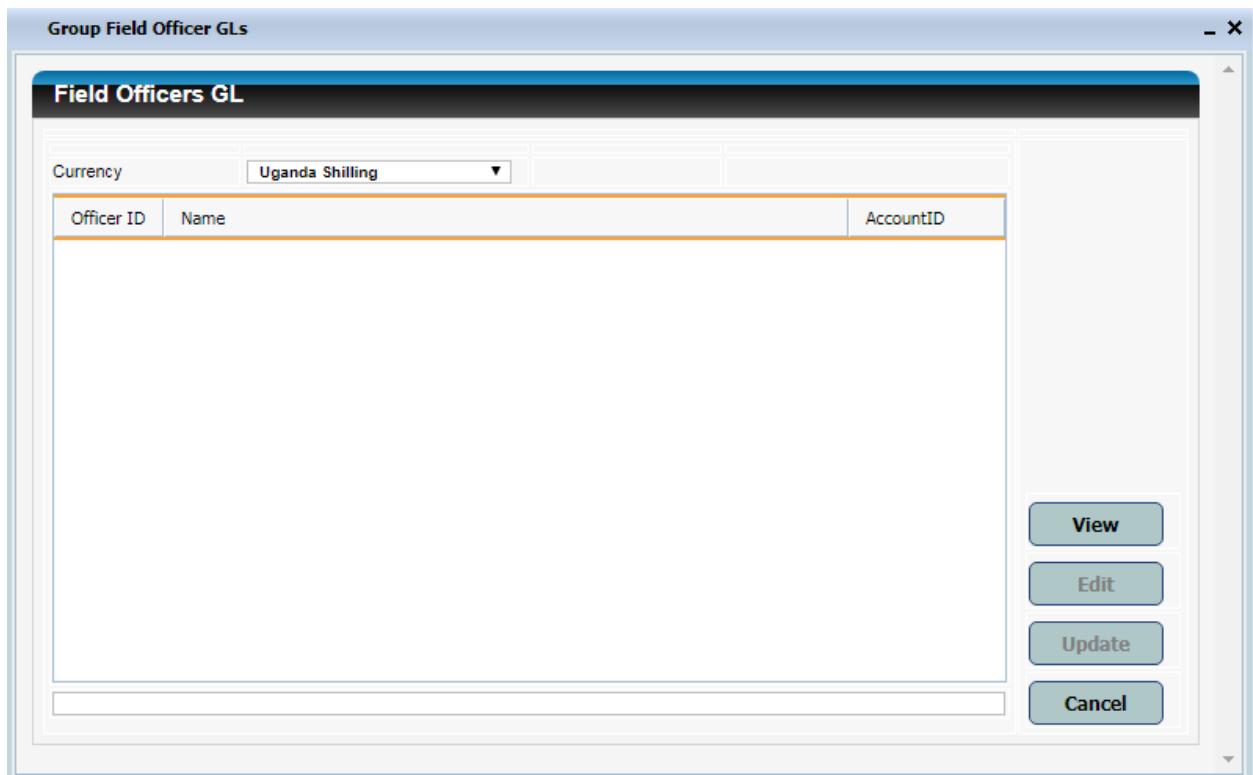
Field Officer Accounts

This is a module

To open the Field Officer Accounts screen

1. Mouse hover the **Start** icon, and choose **Groups > Field Officer Accounts**
The Field officer Accounts screen will be displayed

Figure 134: Field Officer GL's Screen



2. Select the Currency from the **Currency** Drop down list
3. Click **View**
4. Click **Edit** to modify any changes
5. Click **Update**

To abort/discard the changes, click **Cancel**

Group Collection/Allocation

This is a module used to maintain all the collected funds of the members in he groups.

To view the Group Collection/Allocation Screen

1. Mouse hover the **Start** icon, and choose **Groups > Group Collection/Allocation**
The Group Collection/Allocation Screen will be displayed

Figure 135: Group Collection/allocation

Viewer

2. Select format identification from the **Format ID** drop down list
3. Enter the Branch ID, Group ID and Officer ID in their respective places
4. Click **View All**
5. Click **Add** when you want to maintain a new **group collection/Allocation**
6. Click **Update**

To abort/discard the changes, click **Cancel**

Group Member Exit

This is a module used by the system user to remove a member from the group.

To view the Group Member Exit screen

1. Mouse hover the **Start** icon, and choose **Groups > Group Member Exit**

The Group Member Exit Screen process will be displayed.

Figure 136: Group Client Exit Process

Screen

The screenshot shows a software interface titled "Group Client Exit Process". The window has a tab bar at the top with four tabs: "Exit Details" (selected), "Client Forfeits", "Group Forfeits", and "Transactions".

Exit Details:

- Branch ID: 00
- Group ID: [redacted]
- Client ID: [redacted]
- Exit Reference ID: [redacted]
- Exit Date: 24/02/2018
- Branch Name: HQ
- Group Name: [redacted]
- Client Name: [redacted]
- Exit Type: < Select >
- Remarks: [redacted]
- Exit Status: < Select >

Client Forfeits:

AccountID	AccountName	AcType	AcType	FreezedAmt	UnClearedA	UnSup.DR	UnSup.CR	Avail.Bal	ClearBalance

Group Forfeits:

No.Of Loans	Tot. Out. Principle
Loans ClearBalance	Savings Clear Balance
Total Amt. Payable	Savings Forfeit
Group Forfeit	Write Off
Group Savings Avail.	Shares Amt.
Can Exit Proceed?	

Buttons on the right:

- View
- Add
- Update
- Approve
- Reject
- Cancel

2. Enter the Group ID, Client ID and Exit Reference ID in the **Group ID, Client ID and Exit reference ID section** respectively.

3. Click **View**.

4. Click **Add**

Fill in the details of the client you want to exit

5. Click **Update**

6. Click either **Approve** or **Reject** to exit a member

To abort/discard the changes, click cancel

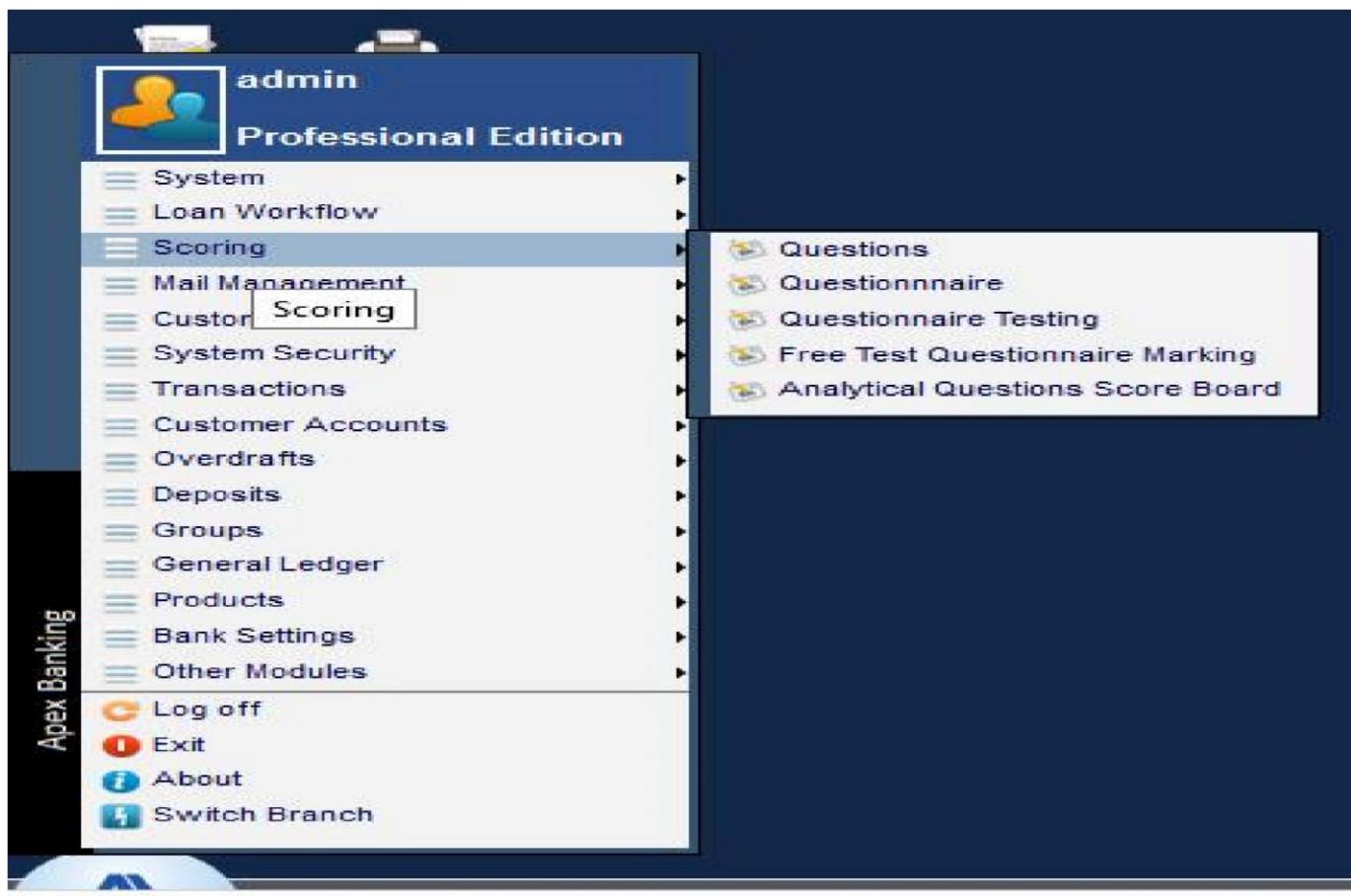
SCORING

Apex Scoring Module

This module can be used to do various customer evaluations to be able to grade the customer for various purposes.

The System provides a screen to define the evaluation system and offers the questions in two options. 1. Analytical Questions

2. User evaluative questions.



Analytical questions.

This types of questions are in-built and are not definable by the users. This when specified will interrogate the database for various values based on the historical data and will come up with a value. Some of the inbuilt questions are;

- Loan Arrears Amount
- Total Outstanding Loan
- Total Deposits [Fixed Deposits, Shares, Savings]
- Count Loans Written Off
- Loan Amounts Written Off

- Loan Amounts Fully Paid
- Count Loans Fully Paid
- Count Loan in Arrears
- Count Outstanding/Active Loans
- Loans to [Savings +Fixed Deposits +Shares] Ratio Has Loan Ever had Loan go in Arrears?
- What was the Maximum Number of Days in Arrears?
- Total Overdrafts Amount

User Evaluative questions.

The user has the ability to configure this questions and are provided in three options

- Multiple Choices
- Single/Optional Choice Free Text

In case of the Multiple and the Single Choice questions answers will be configured against the questions and weights attached against the answers which in turn computes the Overall question Maximum Score attainable. In a free text question the Maximum score will be specified on the question itself rather than in the answers.

SCREEN TO DEFINE QUESTION

Figure 137 Questions and Answers Screen

The screenshot shows a software application window titled "Questions and Answers". The main area is labeled "Q & A". On the left, there's a sidebar with "Data Entry" and "Answers" tabs, and a "Views" icon at the bottom. The main form contains the following fields:

- Question ID:** An input field with a green border.
- Question:** A large text area for the question text.
- Question Type:** A dropdown menu set to "< Select >".
- Category:** A dropdown menu set to "< Select >".
- Maximum Score:** An input field.
- Is Active:** A dropdown menu set to "< Select >".
- Answer:** A large text area for the answer text.
- Weight:** An input field.
- Metadata Fields:** At the bottom, there are four pairs of input fields: "CreatedBy" and "Created On", "Last Modified By" and "Last Modified On", "Supervised By" and "Supervised On", and an empty input field.

On the right side, there is a vertical toolbar with the following buttons:

- Next
- Previous
- View
- Add New
- Edit
- Delete
- Update
- Cancel

SCREEN TO DEFINE ANSWERS

Figure 138 Answers screen

ch:[0000-Pretoria] Working Date:[17/02/2012] User ID:[admin]

Questions and Answers																																					
Q & A	Answers																																				
Data Entry	Answers																																				
Views	ANSWERS: <table border="1"> <tr> <td>Question ID</td> <td><input type="text" value="3"/></td> <td>Maximum Score</td> <td><input type="text"/></td> </tr> <tr> <td>Answer</td> <td colspan="3"><input type="text"/></td> </tr> <tr> <td colspan="2">New</td> <td>Alter</td> <td>Remove</td> </tr> <tr> <td colspan="2"></td> <td>Save</td> <td>Abort</td> </tr> <tr> <td colspan="2">Description</td> <td colspan="2">Score</td> </tr> <tr> <td colspan="2">Rented</td> <td colspan="2">1</td> </tr> <tr> <td colspan="2">Own</td> <td colspan="2">2</td> </tr> <tr> <td colspan="2">Morgage</td> <td colspan="2">1.5</td> </tr> <tr> <td colspan="4"> Edit Delete Update Cancel </td> </tr> </table>	Question ID	<input type="text" value="3"/>	Maximum Score	<input type="text"/>	Answer	<input type="text"/>			New		Alter	Remove			Save	Abort	Description		Score		Rented		1		Own		2		Morgage		1.5		Edit Delete Update Cancel			
Question ID	<input type="text" value="3"/>	Maximum Score	<input type="text"/>																																		
Answer	<input type="text"/>																																				
New		Alter	Remove																																		
		Save	Abort																																		
Description		Score																																			
Rented		1																																			
Own		2																																			
Morgage		1.5																																			
Edit Delete Update Cancel																																					

Definition of the questions allows users to reuse questions when creating questionnaires.

Questionnaires.

This is a collection/set of questionnaires which can be examined as a set and come up with a scoring scheme.

The System allows you to create two Distinctive questionnaire set

- Analytical
- User Evaluative.

In an analytical questionnaires only System Defined questions will be available while in a User Evaluative only user defined questions are available.

Of the Key Items In the questionnaire is the Validity period (whether in days or months or years) and this will be essential in the system when it's checking especially workflows to check whether an application should await a new questionnaire evaluation or should proceed with the application.

Figure 139 Questionnaire and Questions

The screenshot shows a software application window titled "Questionnaire and Questions". The top bar displays the session information: "h :[0000-Pretoria] Working Date :[17/02/2012] User ID:[admin]". The main area is divided into sections:

- Left Sidebar:** Contains "Data Entry", "Questionnaire Question", and "Analytical Questions" buttons.
- Questionnaire Section:** Shows a table with columns: "Questionnaire ID" (Q01), "Category" (Credit Scoring), "Validity Period" (1), "Is Active" (Yes), "Description" (EMERGENCY LOAN SCOR), "Validity Period" (Months), "Is Evaluative" (Yes), and "Maximum Score" (6).
- Question Section:** A large text area containing three questions:
 - How much in Total do you and your wife(if Any) Earn (net)?
 - What mode of lighting do you use at home
 - Is the house you are living in rented or own
- Bottom Navigation:** Includes buttons for "View", "Add New", "Edit", "Delete", "Update", and "Cancel".
- Information Bar:** Shows "Records from 1 to 3 of 3".
- Details Bar:** Displays "Created By" (admin), "Modified By" (empty), "Modified On" (empty), "Created On" (02/06/2015), "Supervised By" (empty), and "Supervised On" (empty).
- Views Button:** Located at the bottom left.

The user will proceed to choose the questions to be included in the questionnaire and system will load questions depending to the two categories highlighted earlier.

User Evaluative

Figure 140 Questionnaire Questions screen

System Evaluative

ch :[0000-Pretoria] Working Date :[17/02/2012] User ID:[admin]

Apply	Description
<input checked="" type="checkbox"/>	Loan Arrears Amount
<input checked="" type="checkbox"/>	Total Outstanding Loan
<input checked="" type="checkbox"/>	Total Savings[Fixed Deposits,Shares,Savings]
<input checked="" type="checkbox"/>	Count Loans Written Off
<input checked="" type="checkbox"/>	Loan Amounts Written Off
<input checked="" type="checkbox"/>	Loan Amounts Fully Paid
<input checked="" type="checkbox"/>	Count Loans Fully Paid
<input checked="" type="checkbox"/>	Count Loan in Arrears
<input checked="" type="checkbox"/>	Count Outstanding/Active Loans
<input checked="" type="checkbox"/>	Loans To [Savings+Fixed Deposits+Shares] Ratio
<input checked="" type="checkbox"/>	Has Loan Ever had Loan go in Arrears
<input checked="" type="checkbox"/>	What was the Maximum Number of Days in Arrears
<input checked="" type="checkbox"/>	Total Overdrafts Amount

Once this has been set then the User engage a customer in a questionnaire

Branch :[0000-Pretoria] Working Date :[17/02/2012] User ID:[admin]

Sunday 3:37 PM

Branch ID	0000	Branch Name	Pretoria
Client ID	10030000043	Name	Vradmil Putni P
Questionnaire RefNo		Reference Date	17/02/2012
Questionnaire ID	Q01	Description	EMERGENCY LOAN SCORING
Questionnaire Status	PENDING EVALUATION	Questions Per Page	<div style="border: 1px solid #ccc; padding: 2px;"> 10 < Select > 1 5 10 15 20 </div>

Question 1 :How much in Total do you and your wife(if Any) Earn (net)?

1-10000
 10001-20000

Question 2 :What mode of lighting do you use at home

Question 3 :Is the house you are living in rented or own

Rented
 Own
 Mortgage

The system will provide the user for better display an option to specify how many questions to display in a page.

Optional/Single Option questions will have Radio Button, Multiple Choice will have Check Boxes and Free Text questions will have a Text Area.

This Screen is only applicable for User Evaluative Questionnaires. After the user has filled the questionnaire he/she can click on Evaluate to Score the Client.

NB:

- If there are Free Text Questions the system will ask for Free Text Question User intervention to evaluate and grade them on the Free Text Question Evaluation Screen.
- The System will AUTOMATICALLY Evaluate any applications pending workflow stages that had stopped due to the missing questionnaires.

Figure 143 Evaluate Free Text Questions

Branch :[0000-Pretoria] Working Date :[17/02/2012] User ID:[admin]

Evaluate Free Text Questions

Free Text Questionnaire Form Evaluation

Branch ID	0000	Branch Name	Pretoria
Client ID	10030000071	Name	ANNE WAIGURU K
Questionnaire RefNo	Q01-10030000071-3	Reference Date	17/02/2012
Questionnaire ID	Q01	Description	EMERGENCY LOAN SCORING
Questionnaire Status	Evaluated	Questions Per Page	10

Question 1 : What mode of lighting do you use at home

Kenya Power Electricity

Maximum Score: 0 Client Score: 0

View
Edit
Next
Previous
Update
Cancel

Analytical Questionnaires.

The system has a screen to do the Analytical Scoring as show below.

Define a User Workflow Stage. Highlight the workflow and on the Left side menu select on the Workflow Questionnaires.

WORKFLOW INTERGRATION

Having set up the questionnaires, we need to go ahead and implement those rules in our workflows so that they can be of importance towards achieving the goal of setting them up.

Figure 144 Workflow Questionnaire

The screenshot shows a software interface titled "Workflow Questionnaires" under the "Workflow Master" section. At the top, there is a header bar with the system information: "-Pretoria] Working Date :[17/02/2012] User ID:[admin]". The main area displays two selected questionnaires: "Q01 EMERGENCY LOAN SCORING" and "QAN001 Mortgage Loan Eligibility Analysis". Below this, there is a table for defining scores based on amount ranges. The table has columns for "Amount Above" and "Minimum Score". The data in the table is as follows:

Amount Above	Minimum Score
0	0
100000	50
0.1	2
20000	20
50000	30
200000	60

At the bottom right of the interface, there are buttons for "Edit", "Update", and "Cancel".

The system allows you to select Multiple Questionnaires per Stage. However the system ONLY allows ONE questionnaire to be used only ONCE in the workflow. Once you highlight on a particular Questionnaire the system allows you to define the Various SCORES required for various Ranges of Amounts. This will be used for evaluation against the client scored value against amount applied.

NB:

The ranges are defined for both Analytical and User Evaluative questionnaires.

Analytical Questionnaires.

Figure 145 Analytical Questions Score Board Settings

Compare	Value	Score Value	Order
>	0	0	1
=	0	5	2

For Analytical questions Evaluation for the Question needs to be specified. For Example in the above screen Shot, We have Mortgage Loan Eligibility Analysis Questionnaire and the Question highlighted is Count Loan In Arrears. For a us to know how to score we need to specify an evaluation formula.

Hence we have For Arrears count Greater Than 0 Score = 0 and this needs the evaluated as the first criteria. If that criteria then go to the second criteria If Arrears = 0 Then award 5 Marks.

For Analytical Questions the System gives Provision for the User to Intervene and Provide a Verdict Either a

PASS/APPROVE or a FAIL/REJECT if a special condition on the Workflow is activated:
Allow User to Override Allow users to Override System Analytical Score Board Ratings

Figure 146 Special Conditions Configuration

0-Pretoria] Working Date :[17/02/2012] User ID:[a1]

Workflows Work Flow SpecialConditions

Workflow Master

Data Entry

- Workflow Checklist
- Workflow Documents
- Workflow Stage Right
- Work flow SpecialCon
- Work-flow Loan Eligibl
- Loan Application Data
- Workflow Questionna
- Analytical Questions

Views

Special Conditions Configuration

Apply	Description	DataType	MinValue	MaxValue	Value
<input type="checkbox"/>	For What duration MUST the Member/Client be in Organisation	N	0	100000	
<input type="checkbox"/>	Override Condition For What duration MUST the Member/Client				
<input type="checkbox"/>	Allow users to Override System Analytical Score Board Ratings				

Edit Update Cancel

Figure 147 Analytical Questionnaire Score Board

Analytical Questionnaire Score Board

Analytical Questionnaires

Client ID	10030000072	Client Name	NAMBIA YVONE W
Scoring ID		Score Date	
Module ID	Loan Application	Workflow Type	Progressive Loan Workflow
Questionnaire ID	QAN001	Description	Mortgage Loan Eligibility Analysis
Client Score	36	Required Score	
Remarks		Accessors Verdict	< Select >

BranchID	Application ID	Amount	Required Score	Verdict
0000	00008000454	300000.0	60.0	REJECT

Description Score ClientValue

Count Loan in Arrears	5	0
Count Loans Fully Paid	0	0
Count Loans Written Off	5	0
Count Outstanding/Active Loans	?	n

View Add Edit Update Evaluate Cancel

1 2 3 4 5 Records from 1 to 3 of 13

Created By Created On Supervised By Supervised On

Modified By Modified On

FAQ

Q1. What are the rules and minimum requirements for setting an Apex login password?

Ans. The password is custom defined on setup.

Q2. How do I post an inter branch transaction?

Ans. You can switch the branch **Apex icon > Switch Branch**.

Q3. As a user, can I delete my own transaction?

Ans. No, you cannot delete your own transaction due to the maker-checker system. The transactions require going for supervision before deletion.

Q4. Can I open a closed account?

Ans. No, you cannot reopen a closed account.

Q5. Can you find out from the UI who has created the customer record and who has supervised them?

Ans. Yes, you can check the **Created By** and **Supervised By** fields in **Behind the Scenes** section in customer details screen

Q6. Can you delete a customer?

Ans. You cannot delete a customer but you can close their record.

Q7. Can you duplicate a customer?

Ans. No, you cannot duplicate a client because the Customer ID is unique and the system cannot have duplicate customers.

Q8. Can you have multiple addresses for one customer?

Ans. Yes, you can have multiple addresses for one customer. See section (Client Address for more details).

Q10. Can a user have multiple roles in one branch?

No, a user can only have one role per branch but can have different roles in different branches.

Q11. How do you update a locked user account?

Uncheck the **Is Locked** checkbox in the System users screen (See section System Users screen).

Glossary

This Glossary of Terms sets forth the definitions for certain terms contained in the Apex Core Banking product.

Table 9 Glossary

Term	Definition
System services URL	This will be the link where Online Banking Communicates Core Banking to the Exposed web services within core from which the two system communicates through. If not configured there will no communication between Core System and Online Banking System.
Log in Attempts	This will specify the number of times the online user can try to log in to the Online Banking System before his/her account is locked out.
Servlet URL	Some of the Operations needs to be routed from Online Banking System to Services then to Servlets. The URL needs to be specified for the system to properly function appropriately.
Password Age	The system will age out passwords upon reaching the password age as per the system settings. Note that the system has two passwords, Login and Transactional password and but are bound to age.
Minimum Amount Requiring Supervision	The system has a minimum amount that if the user wants to transfer then the transaction MUST be taken for approval before the actual posting can happen. This is put in place to put down risks of huge fraudulent amount amounts being posted.
General Ledger	A general ledger is a company's set of numbered accounts for its accounting records which provides a complete record of financial transactions over the life of the company.
GL Group	A general ledger group is a combination of ledgers for applying the functions and processes of general ledger accounting to the group as a whole
GL Subgroup	A general ledger sub group is a combination of ledgers derived from different sub ledgers used for applying the functions and processes of general ledger accounting to the different sub groups as a whole
Collateral	Collateral is a property or other asset that a borrower offers as a way for a lender to secure a loan.
Reconciliation	Reconciliation is an accounting process that uses two sets of records to ensure figures are correct and in agreement through confirming whether the money leaving an account matches the amount that's been spent as well as ensuring the two are balanced at the end of the recording period.
Till	Refers to money set aside for use by a teller, as distinguished from money kept in the vault.
Denomination	Denomination refers to a classification for the stated or face value of financial instruments, including currency notes and coins, as well as bonds and other fixed-income investments.