

# Corporate Internet Banking



## LOAN SERVICE

CIB/CMB User Information Manual



**PEOPLE'S  
BANK**



## **FUNCTION OVERVIEW**

This function allows Internet Banking users to perform Loan Repayment to existing loan/financing accounts which are tagged to their CASA accounts.

Loan repayment only allow debit from CASA account and payment to loan accounts through CIB shall take effect immediately.

# LOAN REPAYMENT

## General Description of Functionality

This function allows Internet Banking users to perform Loan Repayment to existing loan/financing accounts which are tagged to their CASA accounts.

## General Description of Solution

Loan repayment only allow debit from CASA account and payment to loan accounts through CIB shall take effect immediately.

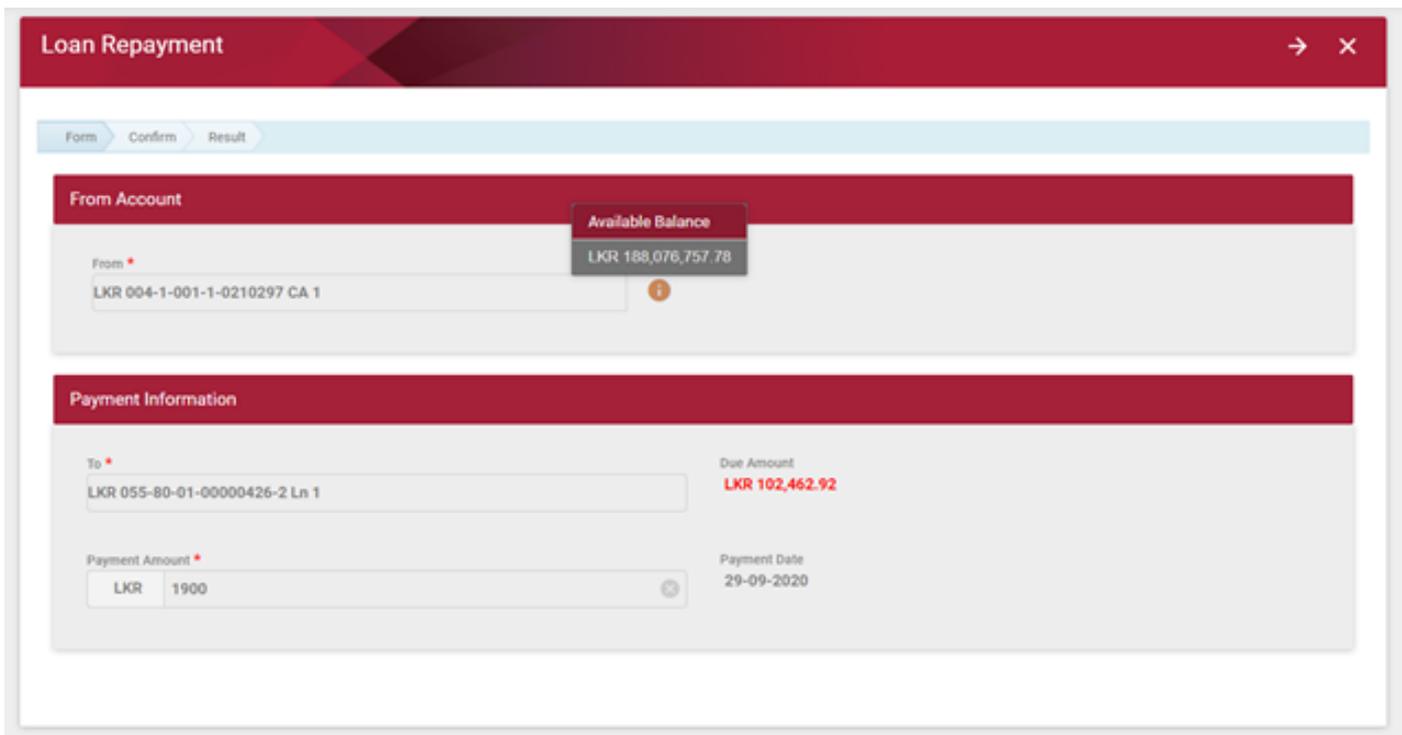
## Loan Repayment – Form Page and Input Transaction Details

Step 1 – Select a debiting account to make payment. Click  icon to view available balance.

Step 2 – Select a loan account for To field. Due Amount will be auto populated. Input payment details and click next button to proceed.

Step 3 – Verify all transaction details and click  button to submit the task. 2FA (OTP) validation is required to proceed the transaction.

Step 4 - The application result page will display status of transaction whether successful or failed. Reasons for failed transactions are displayed. The successful application will send to approval group based on setting in Authorization Matrix for further action.



The screenshot displays the 'Loan Repayment' form page. At the top, there is a red header bar with the title 'Loan Repayment' and navigation icons. Below the header, a light blue progress bar shows 'Form', 'Confirm', and 'Result' steps. The main form area is divided into two sections: 'From Account' and 'Payment Information'. In the 'From Account' section, there is a text input field for the account number, currently showing 'LKR 004-1-001-1-0210297 CA 1', and a button labeled 'Available Balance' which displays 'LKR 188,076,757.78'. In the 'Payment Information' section, there is a 'To' field with the account number 'LKR 055-80-01-00000426-2 Ln 1', a 'Due Amount' field showing 'LKR 102,462.92', a 'Payment Amount' field with 'LKR 1900', and a 'Payment Date' field showing '29-09-2020'. There are also small information icons next to the account number fields.

### 3.3-I Loan Repayment – Form Page Input Transaction Details

Loan Repayment
← ▶ ✕

Form Confirm Result

**From Account**

FROM  
LKR 004-1-001-1-0210297

**Payment Information**

TO  
LKR 055-80-01-00000426-2 Ln 1

Payment Amount LKR 1,900.00	Payment Date 29-09-2020
Debit Amount LKR 1,900.00	Total Debit Amount LKR 1,900.00

**Fee and Charges** ^

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

**Two Factor Authentication**

Authentication \*

Please Select

### 3.4-1 Loan Repayment – Confirmation

**Two Factor Authentication**

Authentication \*

OTP

SMS  EMAIL

OTP \*

REQUEST OTP

### 3.4-2 Loan Repayment – Confirmation (OTP)



Task Submission Success

Application Number | 2009290014513205

Form Confirm Result

From Account

FROM  
LKR 004-1-001-1-0210297

Payment Information

TO  
LKR 055-80-01-00000426-2 Ln 1

Payment Amount  
LKR 1,900.00

Payment Date  
29-09-2020

Debit Amount  
LKR 1,900.00

Total Debit Amount  
LKR 1,900.00

Fee and Charges

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

3.5-1 Loan Repayment - Result

# LOAN SERVICES APPROVAL PROCESS

## General Description of Functionality

All successful submitted Loan Repayment application must route to approval group based on the Authorization Matrix Setting. Approval go to the Group Task List to find the application, claim and review the application before decide to approve, rework or reject the application.

Loan Repayment application is likewise allowed to rework to maker for changes.

## General Description of Solution

Step 1 – Click on My Task (BIB) >> Group Task List to view task from Loan Services task. Can also search by Category or Subcategory or Application Number. Click **SEARCH** button to search for the task according to search criteria.

Step 2 – Click on the task to view task details and click on **CLAIM** button to claim the task.  
Approval also can tick one or multiple check box and click **CLAIM** button in group task listing to claim multiple task

Step 3 – Claim task will route to My Task. Click on the Task to view task detail. To release the task back to group task pool, click on **RELEASE** Button. To process the Task, click on **PROCEED** button. Approval also can tick one or multiple check box and click **PROCESS** button to process multiple task.

Step 4 – In Process Task screen, choose the action for the task. Click **NEXT** button to proceed. After confirm, input the 2FA . For OTP, click **REQUEST OTP** and enter OTP value that you received thru Mobile phone SMS or EMAIL. Click **PROCESS** to submit the task action.

Step 5 – Display result screen with transaction status and application number. Reasons for failed transactions are displayed. Click on **CLICK FOR MORE DETAILS** hyperlink to view the Application Status. Upon approval, transaction will update accordingly if the task is success. Loan Repayment transaction will fire to host and update the account detail. Customer will receive a notification by email and SMS when transaction is executed successfully. For rejected task, no further action will be taken.

Group Task List							
Category		Sub Category		Application No.			
Please Select		Please Select					
<input type="checkbox"/>	APPLICATION NO.	CURRENCY AMOUNT	CATEGORY	SUB CATEGORY	MAKER	DATE ASSIGNED	TASK
<input type="checkbox"/>	2009290014513205	LKR 1,900.00	Loan Services	Loan - Loan Repayment	M4 FN 581, M4 LN 581	29-09-2020 09:25:13 AM	Approver

### 4.3-1 Group Task Listing

Task List							
Category		Sub Category		Application No.			
Please Select		Please Select					
<input type="checkbox"/>	APPLICATION NO.	CURRENCY AMOUNT	CATEGORY	SUB CATEGORY	MAKER	DATE ASSIGNED	TASK
<input type="checkbox"/>	2009290014513205	LKR 1,900.00	Loan Services	Loan - Loan Repayment	M4 FN 581, M4 LN 581	29-09-2020 11:36:18 AM	Approver
<input type="checkbox"/>	2001160013577259	LKR 40.00	Bill Payment Services	Bill Payment - Immediate Favourite Bill Payment	M4 FN 581, M4 LN 581	16-01-2020 03:25:46 PM	Approver

Showing 1 to 2 of 2 entries

### 4.3-2 Task Listing

## Loan Repayment

## From Account

FROM  
LKR 004-1-001-1-0210297

## Payment Information

TO  
LKR 055-80-01-00000426-2 Ln 1

Payment Amount  
LKR 1,900.00

Payment Date  
29-09-2020

Debit Amount  
LKR 1,900.00

Total Debit Amount  
LKR 1,900.00

Fee and Charges ^

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

## Task Detail

## Assignment Detail

DATE ASSIGNED	CATEGORY	SUB CATEGORY	TASK NAME	ASSIGNMENT TYPE	ASSIGNEE / GROUP
29-09-2020 09:25:12 AM	Loan Services	Loan - Loan Repayment	Approver	Group	GROUP THREE

Showing 1 to 1 of 1 entries

<< < 1 > >>

## Task History

UPDATED DATE TIME	REMARK	TASK NAME	ACTION	PROCESSED BY
29-09-2020 09:25:37 AM		Maker	Submit	M4 FN 581, M4 LN 581 (MAKER4)

Showing 1 to 1 of 1 entries

<< < 1 > >>

## Loan Repayment

## From Account

FROM  
LKR 004-1-001-1-0210297

## Payment Information

TO  
LKR 055-80-01-00000426-2 Ln 1

Payment Amount  
LKR 1,900.00

Payment Date  
29-09-2020

Debit Amount  
LKR 1,900.00

Total Debit Amount  
LKR 1,900.00

## Fee and Charges

CHARGES TYPE	AMOUNT
Service Charges	LKR 0.00
<b>TOTAL</b>	<b>LKR 0.00</b>

## Task Detail

## Assignment Detail

DATE ASSIGNED	CATEGORY	SUB CATEGORY	TASK NAME	ASSIGNMENT TYPE	ASSIGNEE / GROUP
29-09-2020 11:36:17 AM	Loan Services	Loan - Loan Repayment	Approver	Individual	581, CHECKER7

Showing 1 to 1 of 1 entries

<< < 1 > >>

## Task History

UPDATED DATE TIME	REMARK	TASK NAME	ACTION	PROCESSED BY
29-09-2020 11:36:52 AM		Approver	Claim	581, CHECKER7 (CHECKER7)
29-09-2020 09:25:37 AM		Maker	Submit	M4 FN 581, M4 LN 581 (MAKER4)

Showing 1 to 2 of 2 entries

<< < 1 > >>

**Process Task** ← → ×

Form **Confirm** Result

Application: Loan - Loan Repayment      Task: Approver      Application No.: 2009290014513205

Action \*  
Please Select

Remark

0 of 500 Words

#### 4.5-1 Loan – Process Task Form Page

**Process Task** ← ▶ ×

Form **Confirm** Result

Application: Loan - Loan Repayment      Task: Approver      Application No.: 2009290014513205

Action: Approve

Remark

**Two Factor Authentication**

Authentication \*  
OTP

SMS  EMAIL

OTP \*  **REQUEST OTP**

#### 4.5-3 Loan – Process Task Confirmation Page (OTP)



Transaction Successful

Application Number | 2009290014516589

[Click for more details](#)

Form   Confirm   **Result**

Application  
Loan - Loan Repayment

Task  
Approver

Application No.  
2009290014513205

Action  
Approve

Remark

4.5-4 Loan – Process Task Result Page