



## The Loan Monitor

### Bundle Overview

If you are not managing exceptions, then exceptions are managing to cost you time, add to your level of risk and possibly lead to significant financial penalties. Why not ensure your loan operations continue to run smoothly, focused on what you do best – and not spend your time researching and correcting past exceptions. The Loan Monitor bundle is designed to ensure exceptions are brought to your attention quickly and efficiently so that corrective action can be taken in a timely manner. Exceptions happen, but they don't need to lead to costly and frustrating research exercises.

### The Loan Monitor contains the following DNAapps:

- Loan Transaction Exception Report
- Negative Unapplied Loan Balance Report
- Loan Change Review Report
- Null Interest Rate Report

### Loan Transaction Exception Report

This DNAapp provides a recap of transactional activity for loan accounts that meet certain exception criteria. This batch application displays exceptions generated related to the Authorizations, Principal payment to Non revolving loans, Excess principal payment on Non revolving loans, unscheduled principal payment on delinquent loans and principal receipt on delinquent loans. Along with the listing of category details this DNAapp also prints branch totals for each category. This report will be used by Financial Institutions for review and audit for exception activity during a certain period.



## Negative Unapplied Loan Balance Report

This application generates a report that lists all loan accounts having negative unapplied balances by major and minor. A financial institution can use this application to detect member/customer service issues within its loan portfolios and properly correct them in time.

## Loan Change Review Report

This DNAapp reports data changes for loan accounts over a specified date range. The application has ten optional sections that can be displayed, as well as a parameter that can be used to not report changes made by automated processes (e.g. batch loan changes).

## Null Interest Rate Report

This DNAapp generates a report that lists all adjustable loan accounts having zero or null interest rates. A user can choose to include a certain set of account majors and exclude a set of account minors.

## DNAapp Bundles

DNAapp bundles are purchased the same way as other DNAapps and, like regular DNAapps, are available to "try before you buy" for 60 days.

