

Loan Underwriting Application

Responsive desktop experience

Designing a tool for a mid-sized financial services provider to process billions of dollars in loan transactions each day



PROJECT OVERVIEW

Discovery + Design

Current state audit of screens / flows / patterns

Stakeholder interviews

User interviews / usability test current state

Mapping current state / user journeys

Dual track backlog creation and prioritization with technology

Sketching

Wireframing

Moodboards

Visual identity / patterns

Full design concepts

Future state mapping

Design + Build

Support and inform user stories / development

- Prototyping
- Animation
- Copywriting
- Iconography
- Redlining

Usability testing, iteration

Pattern library / design system

Handoff / transition plan

CURRENT STATE

Forward Settling Advances

Advance ID	Advance Type	Customer Number	Adv Amount	Settlement Date	Maturity Date	Create Date	Status	Summit
101103	A121	08106	\$100,000,000.00	11/19/2018	11/21/2022	11/17/2017	Future - Pending Approval	8358486F
103157	A290	02985	\$1,460,000.00	1/13/2020	1/11/2038	1/11/2018	Future - Pending Approval	8454765F
103631	A290	02985	\$1,200,000.00	1/23/2020	1/25/2038	1/23/2018	Future - Pending Approval	8477004F
104258	A123	00659	\$250,000,000.00	1/2/2019	1/2/2024	2/2/2018	Future - Pending Approval	
105517	A290	00090	\$5,750,000.00	3/1/2019	3/1/2028	3/1/2018	Future - Pending Approval	8540824F

Maturing Advances

Advance ID	Customer Number	Maturity Date	Open Date	Current Balance	Advance Type	Org Amt	Rate
64410	00008		4/13/2016	\$5,000,000.00	A010	\$2,000,000.00	2.4
53978	00029		4/15/2015	\$550,000.00	A010	\$500,000.00	2.4
32863	00059		10/1/2011	\$5,000,000.00	A010	\$0.00	2.4
90221	00221		10/1/2004	\$9,580,000.00	A010	\$0.00	2.4
43951	00388		1/27/2014	\$5,000,000.00	A010	\$5,000,000.00	2.4

In Process Payments

Advance ID	Customer Number	Status	Payment
67889	07937	Awaiting Summit Entry (Future)	PrePay

Summit Verification - MPT End Of Day Processing

SELECT:

- Advance Verification
- Payment Verification
- Verification Report Screen - As Of:

SUBMIT

Deal Management | Product Exclusions | Member Exclusions | RCAP Recover

Deal ID	Start Date	End Date	RCAP Aggregate Limit Amount (Total Deal Amount)	Current Month Approved	Advance Minimum Term Required	Member \$ Cap of Deal Aggregate	Stock Requirement (%)	Deal On/Off	NEW
016P2.00	07/01/2016	12/31/2018	\$26,700,000,000 (\$26,637,053,098)	\$611,908,774	1 (1 days)	\$26,700,000,000	2.00	●	EDIT DELETE
001P2.00	10/29/2013	12/31/2013	\$10,000,000,000 (\$8,954,139,464)		365 Days (365 days)	\$5,000,000,000	2.00	●	EDIT DELETE
002P2.00	08/15/2014	12/31/2014	\$10,000,000,000 (\$8,924,110,928)		365 Days (365 days)	\$10,000,000,000	2.00	●	EDIT DELETE
003P2.00	06/01/2015	06/30/2015	\$4,000,000,000 (\$26,637,053,098)		365 (365 days)	\$4,000,000,000	2.00	●	EDIT DELETE
004P2.00	07/01/2015	07/31/2015	\$3,700,000,000 (\$386,329,986)		365 (365 days)	\$3,700,000,000	2.00	●	EDIT DELETE
005P2.00	08/01/2015	08/31/2015	\$3,000,000,000 (\$112,750,000)		365 (365 days)	\$3,000,000,000	2.00	●	EDIT DELETE

NOTE: Only one Deal can be active at a time. The deal indicated with the ● is the current active deal. Click the appropriate ● to make that deal the active deal.

Dashboard | Member Search

Customer Relationship

Total FHLBC Credit w/ Pending Advances: \$299,500,000.00

Stock Balance Amt	\$528,750.00	Activity Stock Req	\$506,250.00
Membership Stock Req	\$84,200.00	Excess Stock	\$22,500.00
As Of	11/1/2018	Total Assets	\$74,702,000.00
Total FHLBC Credit (from CAMP)	\$17,000,000.00	Approved Asset Limit (%)	30
Securities Collateral	\$0.00	Actual Asset Limit (%)	22.76
BOD RCAP Balance	\$0.00	Current Day Prepayments	\$0.00
Current RCAP Balance	\$0.00	Intraday Online Member Advances (No LCs)	\$1,250,000.00
Intraday Online ALL Advances (No LCs)	\$299,500,000.00	Intraday Offline Member Advances (No LCs)	\$0.00

Maturing Advances

Advance ID	Maturity Date	Current Balance	Advance Type	AdvanceType Name	Org Amt	Rate	Accrued Interest	Rel Mgr
000000116990	11/2/2018	\$1,750,000.00	A120	A120-Short Term	\$1,750,000.00	2.34 %	\$113.75	BDF
000000116967	11/15/2018	\$10,000,000.00	A123	A123-Putable Fixed Rate	\$10,000,000.00	2.23 %	\$618.78	BDF

In Process Advances

Advance ID	Advance Type	Customer Number	Adv Amount	Settlement Date	Maturity Date	Status
10183	A121	Fixed Rate Fixed Term 07989	\$199,700.00	3/28/2007	3/29/2010	Summit Processed
10000	A121	Fixed Rate Fixed Term 07980	\$270,346.00	5/18/2007	5/18/2012	Summit Processed

CLIENT VISION

Processed Transactions

56

Pending Transactions

4

Maturing Transactions

1,000,000,000

Current Day Transactions

1,500,000,000

New Money

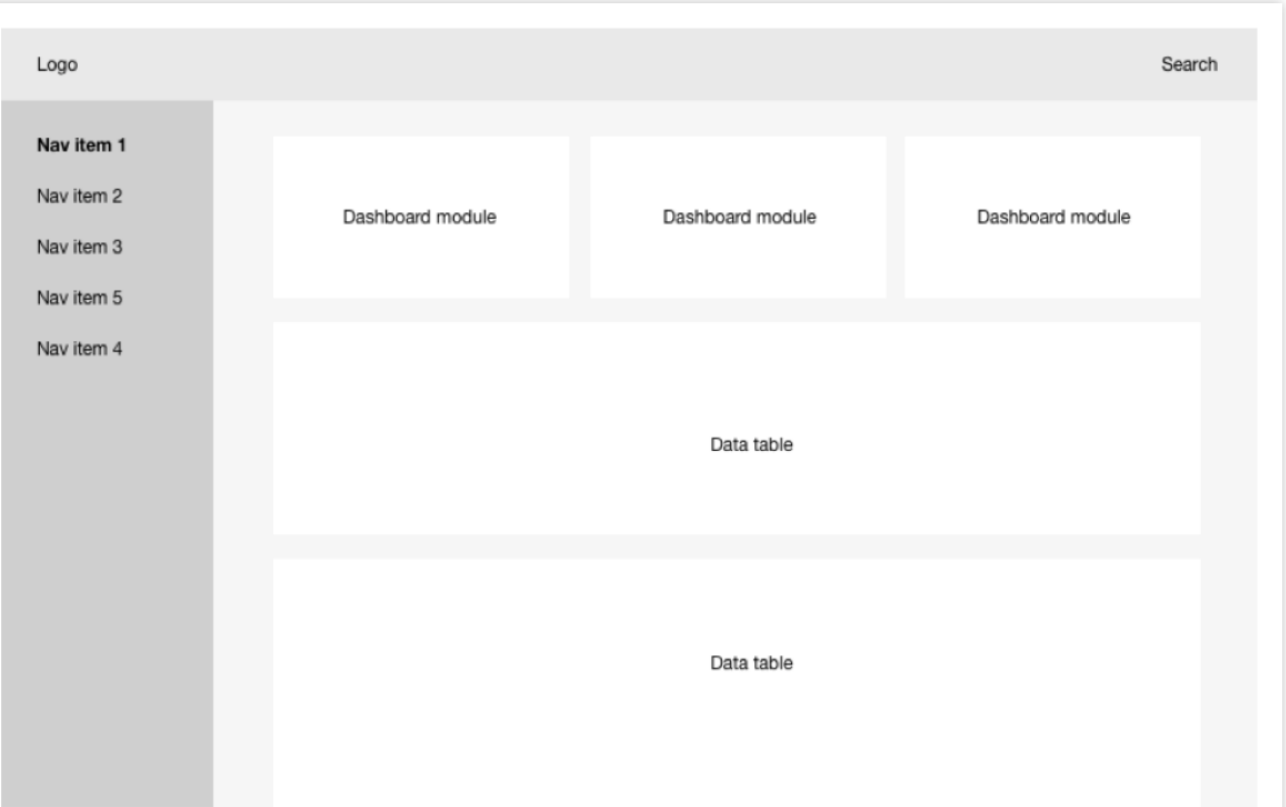
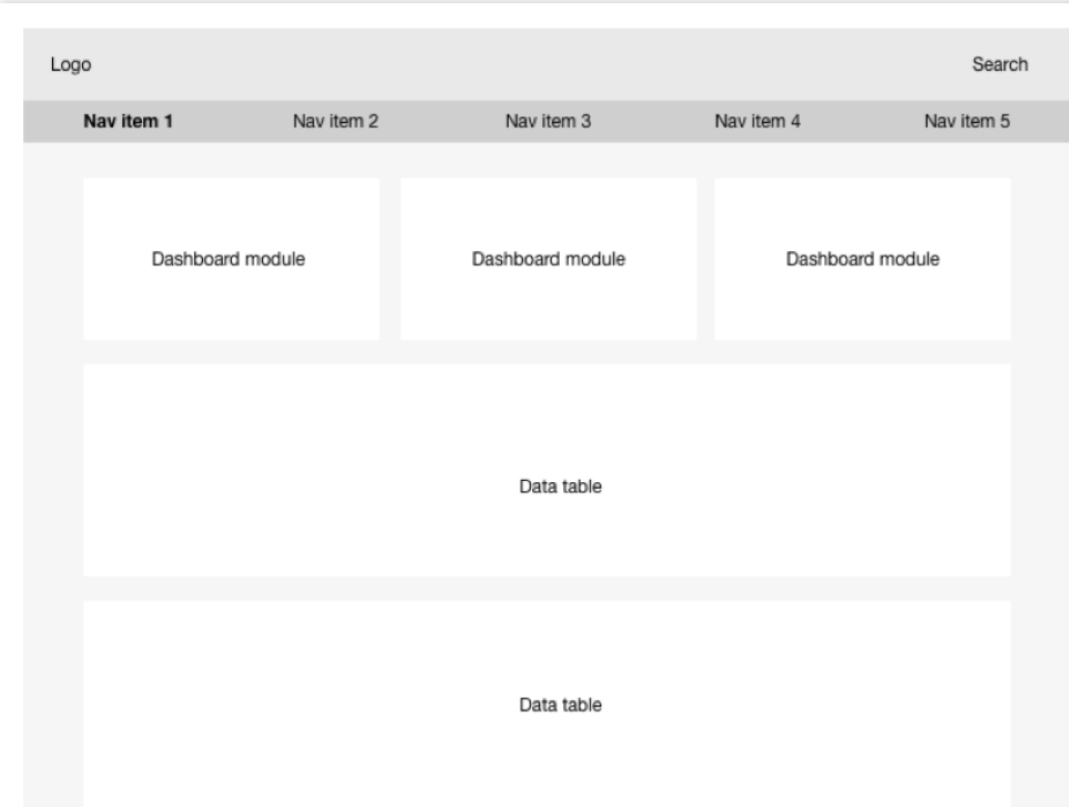
500,000,000

BEAN COUNTER

DealID	Aggregate	Utilized
016P2.00	\$26,700,000,000	\$25,000,000,000

Time Elapsed	Business Unit	Member	AdvanceID	Advance Type	Amount	Term	Maturity Date	Rate	Status	Actions
01:10:08	TREASURY	00115	100001	A260	300,000,000	5Y	08/13/2023		RATE REQUIRED	Select Action <input type="button" value="v"/>
01:00:08	COLLATERAL	00298	100002	A120	200,000,000	5D	08/18/2018	2.00%	PENDING	Select Action <input type="button" value="v"/>
00:55:08	CREDIT	00513	100003	A121	150,000,000	55D	10/08/2018	3.00%	PENDING	Select Action <input type="button" value="v"/>
00:51:08	CI	00659	100004	A123	1,000,000	1Y	08/13/2019	3.25%	CICA # REQUIRED	Select Action <input type="button" value="v"/>
00:00:00	TREASURY	00733	100005	A260	1,000,000,000	5Y	08/13/2023	1.50%	PROCESSED	Select Action <input type="button" value="v"/>
00:00:00	COLLATERAL	01031	100006	A370	400,000,000	99D	11/20/2013	4.50%	PROCESSED	Select Action <input type="button" value="v"/>
00:00:00	CREDIT	01781	100007	A380	250,000,000	2Y	08/13/2020	2.00%	PROCESSED	Select Action <input type="button" value="v"/>
00:00:00	CI	03984	100008	cL20PFB	500,000,000	3Y	08/13/2021	4.50%	PROCESSED	Select Action <input type="button" value="v"/>

WIREFRAMING



WIREFRAMING



APPLICATION OVERVIEW

Intraday overview

Intraday

- Current day totals
- Intraday transactions
- Pending
- New money
- RCAP aggregates

Transaction profile

- Processed
- Pending
 - Approval UI

Confirmation modal

Get rate queue

Get rate queue

- Provide rate UI

Transactions

Forward settling advances

Maturing advances

In process / prepayments

Member management

Member list

Member profile

- Team views
- Processed advances
- Pending advances
- Messages
- Warnings
- Restrictions

Configuration

Product list

Product profile

- Advances
- LCs

Global rules

Restriction list

- Credit
- Collateral
- Other?

SKETCHING

Manage deal (inactive)
 Status: inactive
 Deal ID
 Start date
 End date
 Stock req
 Month-over-month
 Deal
 25m
 Current month

GA
 * bar type
 *

17y 3m
 17y 3m
 10

Select filter type Add

Date type + Add another date type From To

Maturity Date to

M D

* pending
 * processed
 * member

Need maturing title

Application Name
 Title
 Visuals
 Table search
 Search table names Go
 + Add new table reference
 Previous searches
 < Back to Home
 Title
 Table Name
 Label
 Version 1 Version 2 New Version
 Target
 Label
 info/


main

New table

* sections?
 ie grouping
 toggles
 * PCI data?

WIREFRAMING

INTRADAY OVERVIEW

DAILY COUNT 3) \$8,955,733,534.42 50,000.00 (6) \$235,000,000.00 \$6,819,399,330.00	RCAP DEAL ID: 016PS Aggregate \$26,700,000,000 Utilized \$25,000,000,000 Available \$1,700,000,000	 93.3% utilization	NEW MONEY \$500,000,000 Current day \$123,456,789 Maturing (\$234,567,890) Prepayments (\$567,890) Number 4 \$123,456,789
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TRANSACTION PROFILE

ID: 117358 Type: A120 - Short Term
 Auth Contact: Johnson, John

ADVANCE DETAILS

SETTLE DATE: 04/14/2019 LOAN TERM: 27 days

AMOUNT: \$ 12,000,000,000.00 MATURITY DATE: 04/14/2019

SEGREGATED COLLATERAL: No Yes CAPITAL STOCK: \$ 12,000,000,000.00 RATE: 3.23 %

DEAL ID: 123456 CAP STOCK PERCENT: 3.23 % PAY FREQUENCY: 27 days

INT BASIS: A360 PAYMENT DATE RULE: A360 FM SPREAD: 0.17 FUNDING SPREAD: -.02

DESK: CUSTHOLD BOOK: Advances BRANCH: 1-Normal

TREAS REPRESENTATIVE: Johnson, John

CICA: No Yes CICA NUMBER: 12344567

QUEUE All business units v 4 total requests \$500,000,000 total amount

CUSTOMER	TYPE	AMOUNT	RATE	TERM	SETTLE DATE	ELAPSED	BUSINESS UNIT	BUSINESS RULE
00115	A260	\$300,000,000	2.2%	5Y	11/05/2023	00:24	Collateral	Insufficient Securities
							CIG	CICA
							Credit	Cap stock
00298	A120	\$200,000,000	2.1%	5D	11/11/2018	01:18	Credit	Cap stock
00513	A121	\$150,000,000	1.35%	55D	01/25/2019	02:57	Collateral	Insufficient
00659	A123	\$1,000,000	1.84%	1Y	11/05/2019	04:22	Treasury	CICA

D All types v 93 total requests \$8,955,733,534.42 total amount

CUSTOMER	TYPE	AMOUNT	RATE	TERM	SETTLE DATE	MATURE DATE	STATUS
00115	A260	\$300,000,000	2.2%	5Y	11/05/2023	11/05/2023	Processed
00298	A120	\$200,000,000	2.1%	5D	11/11/2018	11/11/2018	Processed

WIREFRAMING

MEMBER INFORMATION

Customer name	American Bank
Customer number	123456
Risk rating	2
Relationship manager	ABC
Total collateral	\$95,000,000.00
Total FHLBC Credit w/ Pending	\$90,189,281.38
Excess collateral	\$25,000,000.00
Stock balance amount	\$3,506,470.84
Activity stock requirement	\$2,000,000.00
Membership stock requirement	\$171,000.00
Excess stock (as of 11/9/2018)	\$0.00
Total assets	\$450,000,000.00
Total FHLBC Credit (from CAMP)	\$90,189,281.38
Approved asset limit	30%
Securities Collateral	\$0.00
Actual asset limit	9.21%
BOD RCAP Balance	\$21,687,630.79
Current day prepayments	\$0.00
Current RCAP Balance	\$13,000,000.00
Intraday Online ALL Advances	\$501,410,000.00

TRANSACTION PROFILE (PENDING)

Transaction pending

ACTION REQUIRED		Time elapsed: 02:57
BUSINESS UNIT	BUSINESS RULE	ACTION
Collateral	Insufficient	<input type="checkbox"/> <input checked="" type="checkbox"/>
Treasury	CICA	<input type="checkbox"/> <input checked="" type="checkbox"/>

PROCESSED ADVANCES

Filter + search

22 transactions

ID	TYPE	MEMBER	ADV AMOUNT	SETTLE DATE	MATURE DATE	CREATE DATE	STATUS	SUMMIT TRA...	CAPSTOCK T.
100001	A120	123456	\$1,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	
100002	A120	123456	\$1,000,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	
100003	A120	123456	\$1,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	
100004	A120	123456	\$1,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	
100001	A120	123456	\$1,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	
100002	A120	123456	\$1,000,000,000.00	11/05/2023	11/05/2023	11/05/2023	Future	1234567AB	

WIREFRAMING

Everything ▼ 🔍

Intraday 4
Rate queue 5
Transactions ▼
Members
Configuration

AMERICAN METRO BANK

All teams view ▼

12345	2	JGL	⚠️ 0
Customer number	Risk rating	Sales Dir	📧 1

MODULE 1
ALL TEAMS

Total collateral	\$95,000,000.00
Total FHLBC Credit w/ Pending	\$90,189,281.38
Excess collateral	\$25,000,000.00
Stock balance amount	\$3,506,470.84
Activity stock requirement	\$2,000,000.00
Membership stock requirement	\$171,000.00
Excess stock (as of 11/9/2018)	\$0.00

MODULE 2
ALL TEAMS

Total assets	\$450,000,000.00
Total FHLBC Credit (from CAMP)	\$90,189,281.38
Approved asset limit	30%
Securities Collateral	\$0.00
Actual asset limit	9.21%

MODULE 3
ALL TEAMS

BOD RCAP Balance	\$21,687,630.79
Current day prepayments	\$0.00
Current RCAP Balance	\$13,000,000.00
Intraday Online ALL Advances	\$501,410,000.00
Intraday online member advances (No LCs)	\$9,500,000.00
Intraday Offline Member Advances (No LCs)	\$0.00

MATURING ADVANCES (3)
IN PROCESS ADVANCES (5)
PUTABLES (1)
PAYMENTS / PREPAYMENTS (1)

All types ▼

3
transaction(s)

\$300,000,000
total amount

ID	MATURE DATE	CURRENT BALANCE	TYPE	TYPE NAME	ORIGINAL AMOUNT	RATE	ACCRUED	REL MGR
100001	11/05/2023	\$300,000,000	A120	Short Term	\$300,000,000	1.25%	\$18,000.00	ABC

WIREFRAMING

Search Everything ▾

Intraday 4 Rate queue 5 Transactions ▾ Members **Configuration ▾**

ADVANCE PRODUCT PROFILE

Type: A010 - Advance name here

Last updated 06/18/18

PARAMETERS

MAXIMUM AMOUNT	MAXIMUM TERM LENGTH
<input type="text" value="04/14/2019"/>	<input type="text" value="27"/> days ▾

AUTOMATED QUOTING CICA

off on

EBANKING SUBMISSION

on

SURCHARGE FOR USE

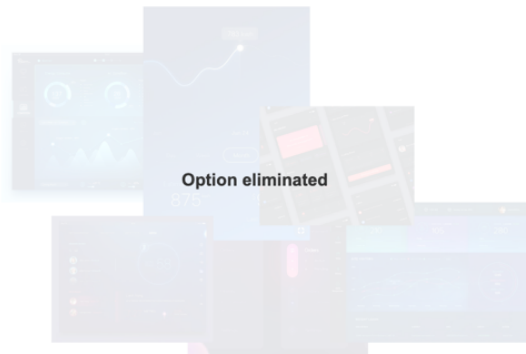
None

Enter amount:

surcharge ▾

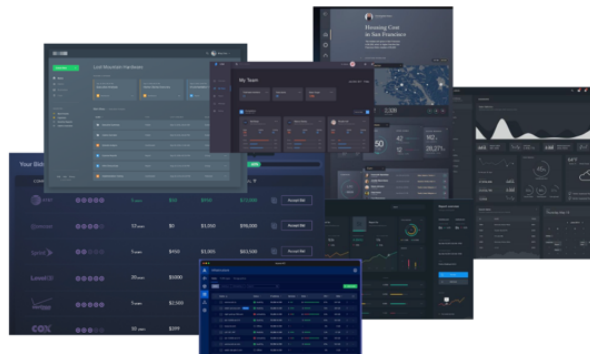
MOOD BOARDS

DYNAMIC / FUTURISTIC

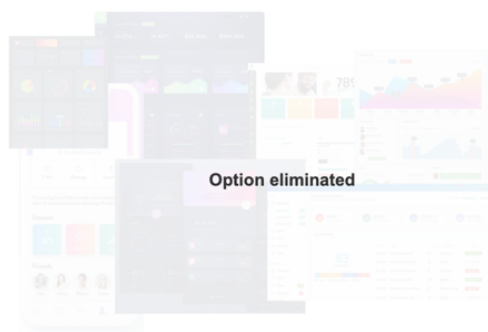


Option eliminated

DARK / MONOCHROMATIC

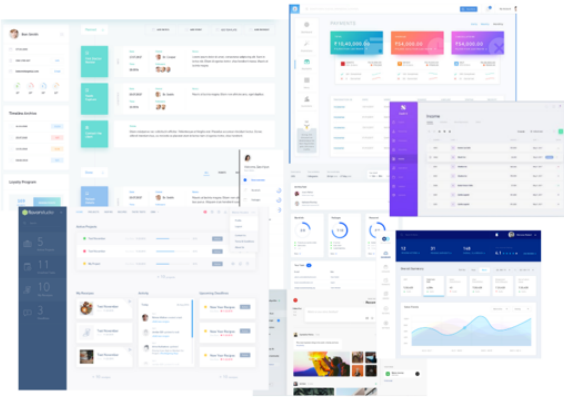


COLORFUL / PLAYFUL

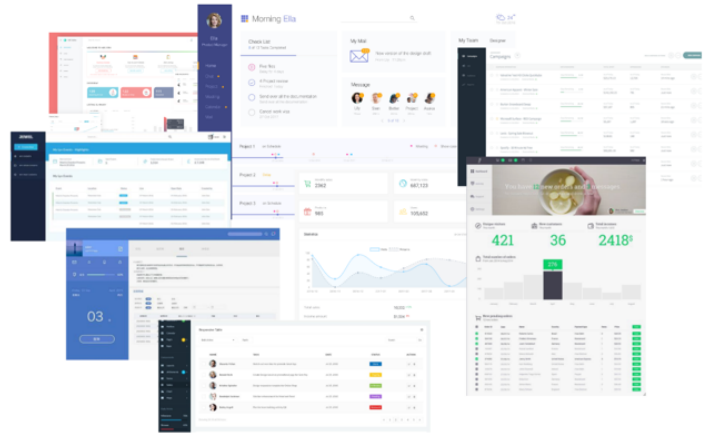


Option eliminated

FLOATY / DEPTH



CLEAN / SHARP



LOOK & FEEL OPTIONS

DAILY COUNT

94

Processed

\$6,819,399,330

Canceled (3) \$6,819,399,330

4

Pending

\$500,000,000

24

Prepay/repay

\$235,000,000

RCAP DEAL ID: 016PS

Aggregate \$26,700,000,000

Utilized \$25,000,000,000

Available \$1,700,000,000

93.6% utilization

NEW MONEY

Total \$8,955,733,534

Current day (\$234,567,890)

Maturing (\$567,890)

Prepayments \$123,456,789

PENDING TRANSACTIONS

4 requests, totaling \$500,000,000

ID	CUST #	TYPE	AMOUNT	RATE	TERM
100001	00115	A260	\$300,000,000	2.25%	12M
100001	00115	A260	\$300,000,000	2.25%	12M
100001	00115	A260	\$300,000,000	2.25%	12M
100001	00115	A260	\$300,000,000	2.25%	12M

INTRADAY OVERVIEW

Daily count

Processed (93) \$8,955,733,534.42

Pending (4) \$50,000.00

Prepay/repay (6) \$235,000,000.00

Other number (24) \$123,456,789

RCAP Deal ID: 016PS

Aggregate \$26,700,000,000

Utilized \$25,000,000,000

Available \$1,700,000,000

93.3% utilization

New money

Total \$500,000,000

Current day \$123,456,789

Maturing (\$567,890)

Prepayments (\$567,890)

Pending transactions

ID	CUSTOMER	TYPE	AMOUNT	RATE	TERM	SETTLE DATE
100001	00115	A260	\$300,000,000	2.2%	5Y	11/05/2023
100001	00115	A260	\$300,000,000	2.2%	5Y	11/05/2023
100001	00115	A260	\$300,000,000	2.2%	5Y	11/05/2023
100001	00115	A260	\$300,000,000	2.2%	5Y	11/05/2023

Intraday Overview

Daily count

Processed (93) \$8,955,733,534.42

Pending (4) \$50,000.00

Prepay/repay (6) \$235,000,000.00

RCAP Deal ID: 016PS

Aggregate \$26,700,000,000

Utilized \$25,000,000,000

Available \$1,700,000,000

93.3% utilization

New money

Total \$500,000,000

Current day \$123,456,789

Maturing (\$567,890)

Prepayments (\$567,890)

Transaction queue


4 requests totaling \$500,000,000 Apply filter

ID	CUSTOMER	TYPE	AMOUNT	RATE	TERM	SETTLE DATE	ELAPSED	BUSINESS UNIT	BUSINESS RULE
100001	00115	A260	\$300,000,000	2.2%	5Y	11/05/2023	00:22	Collateral	Insufficient >
100001	00115	A260	\$10,000,000	2.2%	5Y	11/05/2023	00:22	Collateral	Insufficient >
100001	00115	A260	\$600,000,000	2.2%	5Y	11/05/2023	00:22	Collateral	Insufficient >

MOCKUPS



MOCKUPS



TODAY'S ACTIVITY

🔍

Today's activity

TRANSACTIONS

Maturing >

Forward settling >

Payments >

Members >

CONFIGURATION

Product configuration >

RCAP management >

Advance cash flows >

Summit verification >

DAILY COUNT

3

47

24

Pending
\$123,456,789

Processed
\$819,399,330

Payments
\$819,399,330


Cancelled (3) \$325,593,153

NEW MONEY

Beginning balance	\$59,657,500,000
New money	↑ \$42,500,000
Total balance	\$59,700,000,000

RCAP DEAL ID: 016PS

Aggregate	\$26,700,000,000
Utilized	\$25,000,000,000
Available	\$1,700,000,000



6.4%
remaining

ⓘ PENDING TRANSACTIONS

3 advances, totaling **\$824,159,313.00** Add filters


ID	CUST #	TYPE	AMOUNT	RCAP	RATE	TERM	MATURE	ELAPSED	TEAM	BUSINESS RULE
526280	00313	A121	\$ 43,653,014	✓	10.0441 %	30D	5/28/2019	0:00	Collateral	Securities
										Capital stock
									CIG	CICA
717247	00837	A121	\$ 40,000,000	✓	0.67118 %	60D	4/1/2019	0:02	Collateral	Insufficient
844331	00469	cL20PFB	\$ 999,567,714,166		6.03483 %	120D	12/17/2019	0:06	Credit	Capital stock

PROCESSED TRANSACTIONS

47 advances, totaling **\$6,819,399,330.00** | 4 LCs, totaling **\$522,030,040.00** Add filters 🔍 Search table

ID	CUST #	TYPE	AMOUNT	RCAP	RATE	TERM	MATURE	TRADE ID	CAPSTOCK ID
526280	00313	A121	\$ 943,653,014		1.25831 %	30D	7/25/2019	Awaiting	

MOCKUPS




AMERICAN BANK

Customer number 12345

Risk 2

Sales Director John J. Johnson

Auth contacts



Today's activity >

TRANSACTIONS

Maturing >

Forward settling >

Payments >

Members

CONFIGURATION

Product configuration >

RCAP management >

Advance cash flows >

Summit verification >

ASSETS

Total non MPF credit	\$90,189,281.38
Total assets	/ \$655,031,000.00
Actual asset limit	13.56%
Approved asset limit	30%

COLLATERAL

Total collateral	\$96,436,923.10
Total credit	- \$90,189,281.38
Excess collateral	\$6,247,641.72

CAPITAL STOCK

Membership stock	\$171,000.00
Activity stock	\$3,766,470.84
Stock balance amount	\$3,506,470.84
Excess stock	(\$260,000.00)

RCAP USAGE

RCAP advances: \$13,000,000.00

14.4%

Total advance amount: \$90,189,281.38

KEY DATA SOURCES

CRM

[Call report data](#)

[CCCRs](#)

[Third placeholder](#)

eBanking

[Placeholder can go here](#)

[Another placeholder](#)

CAMP

[Member facilities](#)

[Pladerholder here](#)

[Put placeholder three here](#)

OUTSTANDING (18)

PREPAYMENTS (2)

REPAYMENTS (1)


Settled (10) Future settling (8) All (18)

10 settled, totaling **\$3,442,591,517.00**

[Add filters](#)

ID	TYPE	AMOUNT	RCAP	RATE	TERM	SETTLE	MATURE	TRADE	TRADE ID
526280	A121	\$ 99,943,653,014		1.25831 %	30D	5/28/2019	7/25/2019	6/30/2019	Awaiting
655980	A290	\$ 539,794,454		3.18084 %	120D	11/19/2019	6/30/2019	2/14/2019	6919193FC
595017	A121	\$ 648,672,164	✓	4.63006 %	365D	3/1/2019	2/14/2019	10/21/2019	8895724FC

MOCKUPS



TRANSACTION #123456

A121 - Fixed Rate Fixed Term

Time elapsed since origination: 0:13

This transaction is pending due to broken business rules.

BROKEN BUSINESS RULES

Insufficient collateral validation <small>Collateral</small> Member has insufficient collateral to cover this transaction. Override rule Deny rule	Credit validation <small>Credit</small> A credit rule has prevented this transaction from processing based on its type, term, or amount. Only the Credit team can manage this rule	CICA application validation <small>CI</small> Funding for this transaction will be used for community investment. Please add CICA details. Details provided by the CI team
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[Re-run business rules](#)


TRANSACTION DETAILS

Member: [HomeStar Bank and Financial Service - 00135](#)

Original transaction amount	Settlement date	Maturity date	Term	Rate	CICA	RCAP	Symmetrical prepay
\$123,456,789.22	12/12/2019	1/12/2020	30D	1.25%	✓	✓	✓

General details Origination source: Internal	Interest and rate details Int basis: Actual/360	Capital stock details Capital stock percent: 2%
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MOCKUPS



ADVANCE CASH FLOWS

🔍

Today's activity >

TRANSACTIONS

Maturing >

Forward settling >

Payments >

Members >

CONFIGURATION

Product configuration >

RCAP management >

Advance cash flows

Summit verification >

TODAY'S BALANCE FORWARD SETTLING OUTSTANDING WITH TERM ≥ 20D

8 transactions, totaling \$2,939,235,319 [Add filters](#)

SETTLE	TOTAL AMOUNT	TOTAL TRANSACTIONS	CUST #	CUST AMOUNT	CUST TRANSACTIONS	
5/28/2019	\$ 648,672,164	6	00313	\$ 148,672,164	3	View transaction(s) >
			00483	\$ 200,000,000	1	View transaction(s) >
			00194	\$ 300,000,000	2	View transaction(s) >
5/29/2019	\$ 586,118,421	1	00535	\$ 586,118,421	1	View transaction(s) >
5/30/2019	\$ 567,714,166	1	00523	\$ 567,714,166	1	View transaction(s) >

MOCKUPS

MTAP
RCAP MANAGEMENT
🔍

Today's activity >

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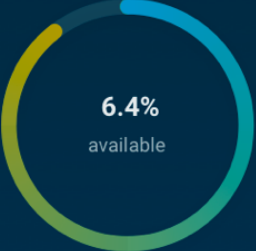
Advance cash flows >

Summit verification >

CURRENT DEAL (016P2.00)
PRODUCT EXCLUSIONS
MEMBER EXCLUSIONS
RCAP RECOVER

RCAP stock requirement
2% [🔗](#)

Total utilization



Aggregate
\$26,700,000,000 [🔗](#)

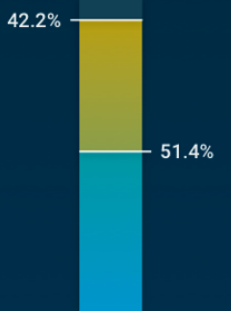
Utilized
\$25,000,000,000

Available
\$1,700,000,000

Reserved for Group A members
5% [🔗](#)

Group A/B asset threshold
\$300,000,000 [🔗](#)

Utilization breakdown



Group A members

Utilized
\$10,550,000,000 (42.2%)

Available
\$1,700,000,000 (6.4%)

Group B members


Utilized
\$12,850,000,000 (51.4%)

Available
\$1,700,000,000 (6.4%)


UPDATE LOG

TIMESTAMP	UPDATE TYPE	VALUE
3/24/2019 3:45:25 PM	RCAP stock requirement	2 %
1/30/2019 3:22:35 PM	Aggregate	\$ 26,700,000,000
1/22/2019 1:22:12 PM	Group A/B asset threshold	\$300,000,000

MOCKUPS



PRODUCT CONFIGURATION



Today's activity >

TRANSACTIONS

Maturing >

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Payments >

Members >

CONFIGURATION

Product configuration

RCAP management >

Advance cash flows >

Summit verification >

GLOBAL INPUT RESTRICTIONS

Manage the global parameters for internal and external eBanking origination. These values should be reflective of the Member Product Guide criteria.

[Edit global restrictions](#)

Last update: 4/27/2019

PRODUCT INPUT RESTRICTIONS

5 total products

TYPE	NAME	LAST UPDATE	
A010	Open Line of Credit	5/28/2019	Edit product restrictions >
A120	Short Term	11/19/2019	Edit product restrictions >
A121	Fixed Rate Fixed Term	3/1/2019	Edit product restrictions >
A384	Overnight Discount Note Floater	5/1/2019	Edit product restrictions >
L10PSD	LC - Single Depository	4/1/2019	Edit product restrictions >

UPDATE LOG

TIMESTAMP	INTERNAL USER	TYPE	ENTRY TYPE	FIELD	VALUE
-----------	---------------	------	------------	-------	-------

MOCKUPS

A010 PRODUCT RESTRICTIONS

INTERNAL **EXTERNAL**

Specify product-specific values to override the global **internal** restrictions (Member Transaction Desk). Blank fields will inherit values from the global internal restrictions.

Allow submission
 on

Submission start time: 8:00 AM to Submission end time: 5:00 PM

Early dismissal start time: 8:00 AM to Early dismissal end time: 3:00 PM

Minimum amount: \$10,000 Maximum amount: \$5,000,000,000

Minimum term length: 1D Maximum term length: 30Y
i.e. 2M 5D (accepts Y M D)

Maximum forward days: 0 ⓘ

CICA eligible: off

Update A010 internal restrictions **Close**

TODAY'S ACTIVITY - CUSTOMER #00523

Outgoing activity

PROCESSED ADVANCES

3 advance, totaling **\$850,000**

ID	AMOUNT	MATURE	TERM	STATUS
12345	\$125,000*	1/1/2019	30D	
12345	\$500,000*	1/1/2019	30D	✓
12345	\$225,000	1/1/2019	30D	✓

Total outgoing funds: **\$850,000**

Incoming activity

MATURED ADVANCES

1 advance, totaling **\$1,000,000**

ID	AMOUNT
12345	\$ 1,000,000

OPEN LINE REPAYMENTS

1 repayment, totaling **\$50,000**

CURRENT BALANCE	REPAY AMOUNT	STATUS
\$550,000	\$50,000	✓

Total incoming funds: **(\$1,050,000)**

Net funds: **(\$200,000)**

*Denotes settling advances that require verification in Summit

Close

MOCKUPS

TYPE	AMOUNT	RCAP	RATE	TERM	SETTLE
A121	\$ 99,943,653,014		1.25831 %	30D	5/28/2019
A290					11/19/2019
A121					3/1/2019
A121					5/1/2019
A121					4/1/2019
A121					9/19/2019
A120					7/31/2019
A120					12/17/2019
A120					2/17/2019
A121					9/6/2019
A384					6/1/2019
A121					12/7/2019
A121					7/22/2019
A123					1/3/2019
A120					12/28/2019
A121					9/6/2019
A120					7/31/2019
A120					12/17/2019
A123	\$ 416,795,046	✓	6.06374 %	60D	1/3/2019
A120	\$ 951,279,313		2.25381 %	180D	12/28/2019
A121	\$ 34,981,585		6.92345 %	180D	9/6/2019
A120	\$ 564,027,619	✓	7.27537 %	180D	7/31/2019

APPLY FILTERS

Product type

RCAP Yes No

Transaction amount to

Rate to

Date type to
+ Add another date type

Term to
i.e. 2M 5D (accepts months and days)

! Please add at least 1 filter.

[Clear all field](#)

TREASURY VERIFICATION

Rate verification

FM spread

Funding spread

SHOCK ANALYSIS

-300 BPS

-200 BPS

-100 BPS

Loss: (\$0) Loss: (\$0) Loss: (\$0)

100 BPS

200 BPS

300 BPS

Gain: \$0 Gain: \$0 Gain: \$0

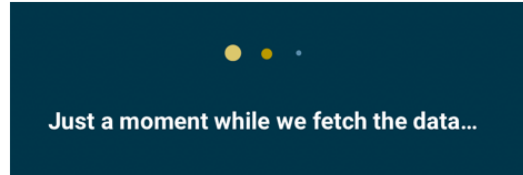
Structure

Comment (optional)

MOCKUPS

<p>Insufficient collateral validation Collateral</p> <p>Member has insufficient collateral to cover this transaction.</p> <p>Override rule</p> <p>Deny rule</p>	<p>Credit validation Credit</p> <p>A credit rule has prevented this transaction from processing based on its type, term, or amount.</p> <p>Override rule</p> <p>Deny rule</p>	<p>Security collateral validation Collateral</p> <p>Member is borrowing against securities collateral and could create a shortage.</p> <p>Override rule</p> <p>Deny rule</p>	<p>Insufficient MRA Collateral</p> <p>Member has insufficient mortgage related assets to support this transaction term of over 5 years.</p> <p>Override rule</p> <p>Deny rule</p>	<p>Putable limit validation Collateral</p> <p>Member's aggregate putable transactions (including this transaction) will exceed XX% of their asset limit.</p> <p>Override rule</p> <p>Deny rule</p>	<p>Asset limit validation Credit</p> <p>Member's secured borrowings are approaching XX% of their asset limit.</p> <p>Override rule</p> <p>Deny rule</p>	<p>CICA application validation CI</p> <p>Funding for this transaction will be used for community investment. Please add CICA details.</p> <p>Add details</p> <p>Deny rule</p>	<p>Rate review</p> <p>Transaction was entered internally and requires verification from the Treasury team.</p> <p>Verify details</p>
<p>Insufficient collateral validation Collateral</p> <p>Member has insufficient collateral to cover this transaction.</p> <p>Only the Collateral team can manage this rule</p>	<p>Credit validation Credit</p> <p>A credit rule has prevented this transaction from processing based on its type, term, or amount.</p> <p>Only the Credit team can manage this rule</p>	<p>Security collateral validation Collateral</p> <p>Member is borrowing against securities collateral and could create a shortage.</p> <p>Only the Collateral team can manage this rule</p>	<p>Insufficient MRA Collateral</p> <p>Member has insufficient mortgage related assets to support this transaction term of over 5 years.</p> <p>Only the Collateral team can manage this rule</p>	<p>Putable limit validation Collateral</p> <p>Member's aggregate putable transactions (including this transaction) will exceed XX% of their asset limit.</p> <p>Only the Collateral team can manage this rule</p>	<p>Asset limit validation Credit</p> <p>Member's secured borrowings are approaching XX% of their asset limit.</p> <p>Only the Credit team can manage this rule</p>	<p>CICA application validation CI</p> <p>Funding for this transaction will be used for community investment. Please add CICA details.</p> <p>Only the CI team can manage this rule</p>	<p>Rate review</p> <p>Transaction was entered internally and requires verification from the Treasury team.</p> <p>Only the Treasury team can manage this rule</p>
<p>Insufficient collateral validation Collateral</p> <p>Member has insufficient collateral to cover this transaction.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Credit validation Credit</p> <p>A credit rule has prevented this transaction from processing based on its type, term, or amount.</p> <p>Rule overridden by the Credit team ✓</p>	<p>Security collateral validation Collateral</p> <p>Member is borrowing against securities collateral and could create a shortage.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Insufficient MRA Collateral</p> <p>Member has insufficient mortgage related assets to support this transaction term of over 5 years.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Putable limit validation Collateral</p> <p>Member's aggregate putable transactions (including this transaction) will exceed XX% of their asset limit.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Asset limit validation Credit</p> <p>Member's secured borrowings are approaching XX% of their asset limit.</p> <p>Rule overridden by the Credit team ✓</p>	<p>CICA application validation CI</p> <p>Funding for this transaction will be used for community investment. Please add CICA details.</p> <p>Details provided by the CI team ✓</p>	<p>Rate review</p> <p>Transaction was entered internally and requires verification from the Treasury team.</p> <p>Details verified by the Treasury team</p>
<p>Insufficient collateral validation Collateral</p> <p>Member has insufficient collateral to cover this transaction.</p> <p>Rule denied by the Collateral team ✗</p>	<p>Credit validation Credit</p> <p>A credit rule has prevented this transaction from processing based on its type, term, or amount.</p> <p>Rule denied by the Credit team ✗</p>	<p>Security collateral validation Collateral</p> <p>Member is borrowing against securities collateral and could create a shortage.</p> <p>Rule denied by the Collateral team ✗</p>	<p>Insufficient MRA Collateral</p> <p>Member has insufficient mortgage related assets to support this transaction term of over 5 years.</p> <p>Rule denied by the Collateral team ✗</p>	<p>Putable limit validation Collateral</p> <p>Member's aggregate putable transactions (including this transaction) will exceed XX% of their asset limit.</p> <p>Rule denied by the Collateral team ✗</p>	<p>Asset limit validation Credit</p> <p>Member's secured borrowings are approaching XX% of their asset limit.</p> <p>Rule denied by the Credit team ✗</p>	<p>CICA application validation CI</p> <p>Funding for this transaction will be used for community investment. Please add CICA details.</p> <p>Rule denied by the CI team ✗</p>	<p>Rate review</p> <p>Transaction was entered internally and requires verification from the Treasury team.</p> <p>Details rejected by the Treasury team</p>
<p>Insufficient collateral validation Collateral</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Credit validation Credit</p> <p>A credit rule has prevented this transaction from processing based on its type, term, or amount.</p> <p>Comment: example of short comment</p> <p>Rule overridden by the Credit team ✓</p>	<p>Security collateral validation Collateral</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Insufficient MRA MTD</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Putable limit validation Collateral</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Rule overridden by the Collateral team ✓</p>	<p>Asset limit validation Credit</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Rule overridden by the Credit team ✓</p>	<p>CICA application validation CI</p> <p>CICA number: [CICA # here] Branch: [Branch code here]</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Details provided by the CI team ✓</p>	<p>Rate review</p> <p>Comment: Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium doloremque laudantium, totam rem aperiam, eaque ipsa quae ab illo inventore veritatis et quasi architecto.</p> <p>Details verified by the Treasury team</p>

PATTERN LIBRARY



FORMS

Text field

Form label
Empty input field

Form label
Filled input field

Form label
\$ Filled input field

Form label
Filled input field %

Form label
Input error

Dropdown - single select

Form label
Choose an option

Form label
Choose an option

Dropdown option lorem ipsum dolor sit 1

Dropdown option 2

Dropdown option 3

Dropdown option 4

Dropdown option 5 hover

Dropdown option 6

Dropdown option 7

Dropdown option 8

Dropdown - multi select

Form label
Choose an option

Form label
Choose an option

Long-form text field

Form label
Empty long-form

Form label
Filled long-form

Text field with dependent dropdown (3+ dropdown options)

Form label
Empty input field
Dropdown item

Form label
Filled input field
Dropdown item

Form label
Filled input field
Dropdown item

Dropdown option 1

Dropdown option 2

Dropdown option 3

Dropdown option 4

Dropdown option 5

Dropdown option 6

Dropdown option 7

Dropdown option 8

Radio selection (3+ options)

Form label
 Option 1
 Option 2

Radio selection alt (2 options only)

Form label
 Option 1 Option 2

Dependency container

Form label
Description of dependencies can go here (optional).

Form label
 Option 1
 Option 2

Form label
Empty input field

Form label
Empty input field

Unselected option

Unselected option

Date picker field

Date field

< March 2019 >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

Date picker - interactions

Date field

< March 2019 >

Sun	Mon	Tue	Wed	Thu	Fri	Sat
24	25	26	27	28	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23

Toggle

Toggle label
 off

Toggle label
 on

Refer to Axure for interactions / transitions

Checkboxes

Checkbox label
 Unselected option

Selected option

TYPOGRAPHY

H1

H2

Navigation Navigation - hover

Navigation - active

Navigation - dropdown active

Alert

Body Text highlight

Label

Tooltip

Data point

Key data point Key data point

Link Link - hover

Global error

Table data

Table link Table link - hover

COLUMN LABEL

Table alert

Form - empty Form - filled

Form - inline error

Primary button

Secondary button

Secondary hover

Tertiary button

CALLS TO ACTION

Buttons - primary

Default Primary action

Hover Primary action

Pressed (+2y) Primary action

Disabled Primary action

Buttons - secondary

Default Secondary action

Hover Secondary action

Pressed (+2y) Secondary action

Buttons - tertiary

Default Tertiary action

Hover Tertiary action

Pressed (+2y) Tertiary action

Disabled Tertiary action

Buttons - with icons (Font Awesome)

Primary action

Secondary action

Tertiary action

Text + icon CTAs

Default Re-run business rules

Hover Re-run business rules

Pressed (-10% size) Re-run business rules

Auth users

Auth users

Auth users

View all payments >

View all payments >

Button scenario: page
Primary action will be accompanied by a secondary "Cancel button"

Primary action

Cancel

Button scenario: modal / panel
Primary action will be accompanied by a secondary "Close button"

Primary action

Close