



MoodLearning, Inc. 2016. Serbizhub Banking User Manual, v.1

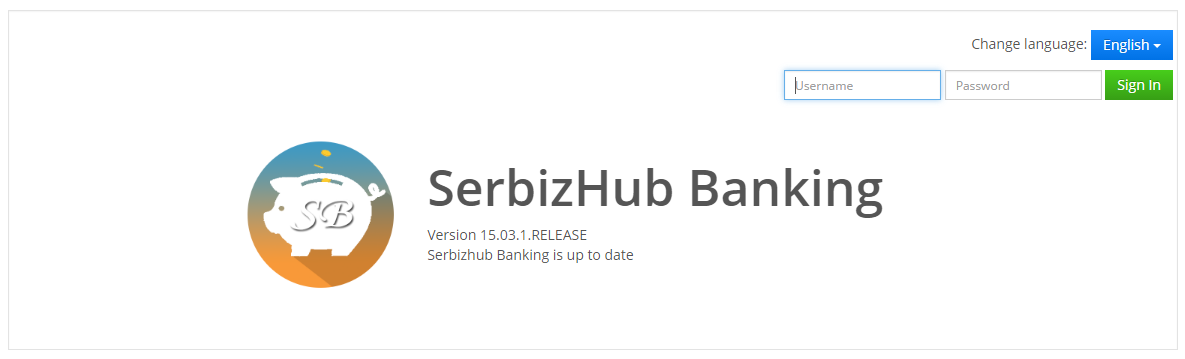
# Audience

This document aims to guide an UP Credit Cooperative user in using the Serbizhub Banking. The graphical user interface will help an UP Credit Cooperative user to navigate Serbizhub Banking and its advanced features. This will hopefully guide you around some common challenges that users of Serbizhub Banking may encounter.

# The System

## Installation and Logging In

1. Installation of Serbizhub Banking is done by MoodLearning’s Technical Support Team.
2. Log in to the system using the account information provided.

**Figure 1. *Login Panel***

Procedure:

1. Enter the username in the username field and the password in the password field.
   1. The system will validate the entered *username* and *password*. If **valid**, the user will be redirected to the homepage.
   2. C:\Users\Rein\Desktop\Banking Screenshots\error login.PNGHowever, if the entered username and password is **invalid**, the user cannot access the system. The error message below will appear. (Figure 2)

**Figure 2. *Error Message***

1. Once the username and password are validated, it will redirect to the dashboard. To sign out, go to **username > sign out.**





**Figure 3. *Log out***

## User Roles

Several default user roles with predefined access levels can be used. Administrators can create new users, assign their roles and restrict their access to certain modules and/or screens. The following are predefined roles available in Serbizhub Banking, which can be edited of modifies by Administrator based on UP Credit Cooperatives’ preferences:

|  |  |
| --- | --- |
| **Role** | **Description** |
| Super User | The system administrator who have the privilege to administer and maintain the system. |
| Manager | This user have the privilege to view the entire system and approve loans |
| Membership | This user can add and edit member profiles |
| Loans | This user have the privilege to apply to new loans and edit existing loans |
| General Manager | This user have the privilege to view the entire system |
| Accounting | This user have the privilege to administer the accounting side of the system and view and export the accounting reports |
| Cashier | This user can make repayment to the existing loans |

**Table 1. *User Roles***

## Modules

There are six (6) modules in the base installation of Serbizhub Banking. These modules are currently available in cloud installation.

**Table 2. *Modules***

|  |  |
| --- | --- |
| **Module** | **Description** |
| Coop Membership Module | Enables user to add new members and configure all the necessary information given to the cooperative. |
| Loan Management Module | Enable users to apply and configure loans. |
| Savings Account Module | Enable users to open and configure savings account. Loan manager is the one handling this module. |
| Accounting Module | Enable users to manage journal entries. |
| Reports Module | Enables users to run reports needed, this can also be exported to different format such as PDF and CSV. |
| Admin Module | Enables user to configure products and basic settings. Enables users to manage and add users configure data tables and the drop down values. |

Table 3 below is a summary of default user roles with access to different modules.

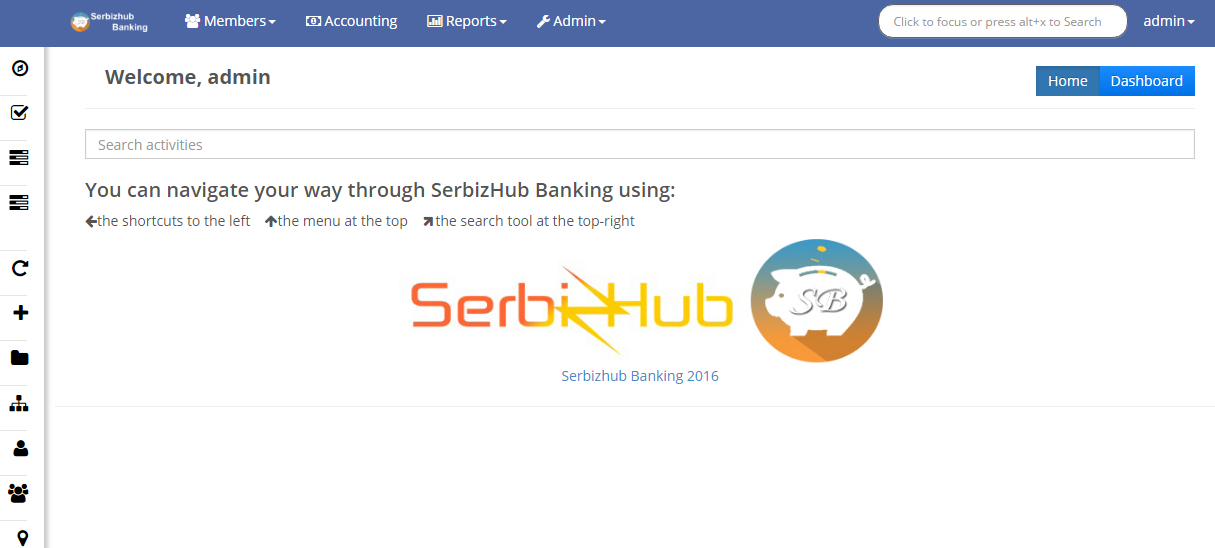
**Table 3. *User Roles Summary***

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **User Roles** | **Membership** | **Transaction** | **Loan Management** | **Savings Account** | **Reports** | **Accounting** | **System**  **Admin** |
| **Super User** | ✔ | ✔ | ✔ | ✔ | ✔ | ✔ | ✔ |
| **General Manager** | ✔ | ✔ | ✔ | ✔ | ✔ | ✔ | ✔ |
| **Manager** |  | ✔ | ✔ | ✔ | ✔ | ✔ | ✔ |
| **Membership** | ✔ |  |  |  | ✔ |  | ✔ |
| **Loans** |  |  | ✔ |  | ✔ |  |  |
| **Accounting** |  |  |  |  | ✔ | ✔ |  |
| **Cashier** |  |  |  |  | ✔ |  |  |

# 3.0 Membership

Membership module is a part of the system where the membership manager can create and manage members.

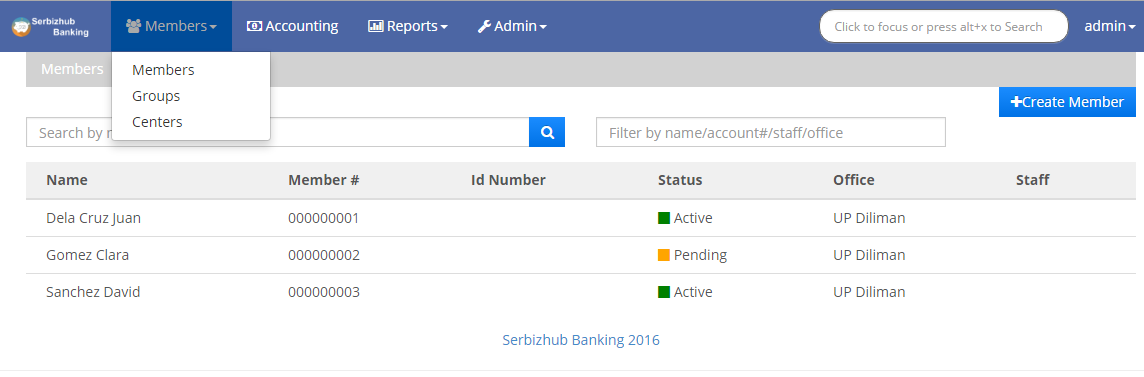
If the user successfully logged in the system, it will redirect to the dashboard.



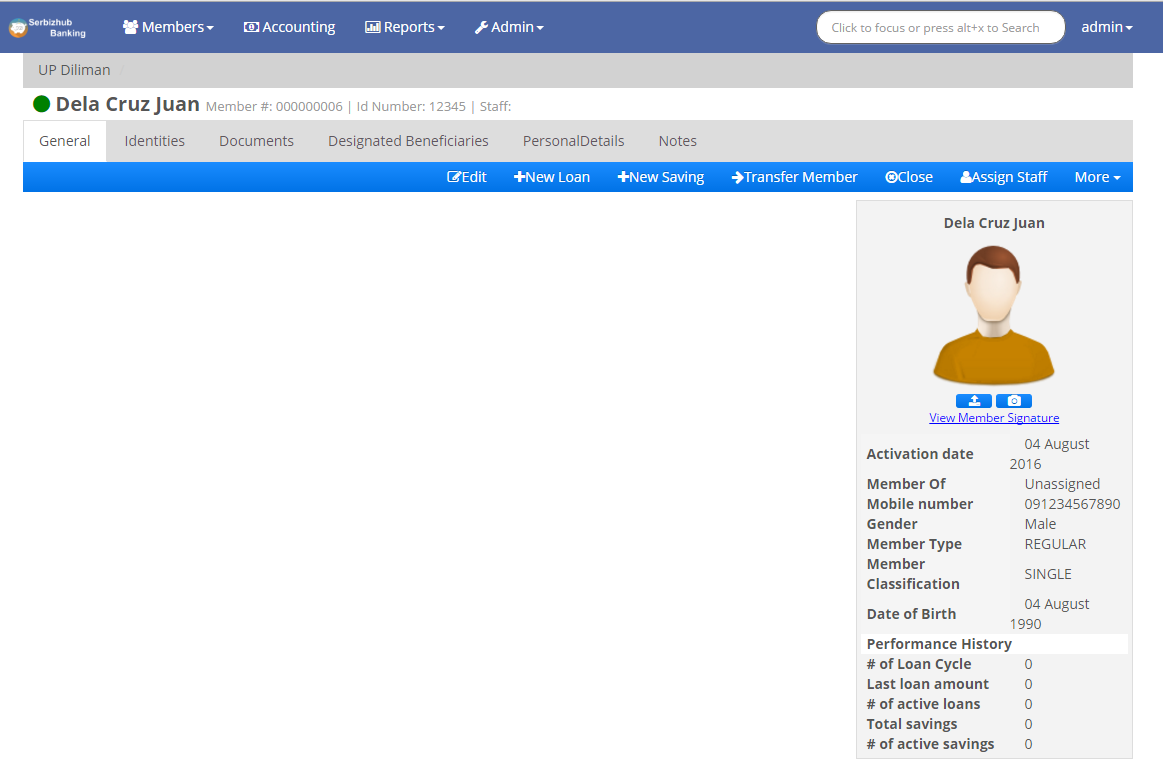
**Figure 4. *Dashboard***

## 3.1 View Member

To view an existing member in the system, go to **Members > Members > Name of the Member you want to view,** you can also search the name of the member using the search field provided. The system will then redirect to the Members’ profile. See figures below.



**Figure 5. *Members***

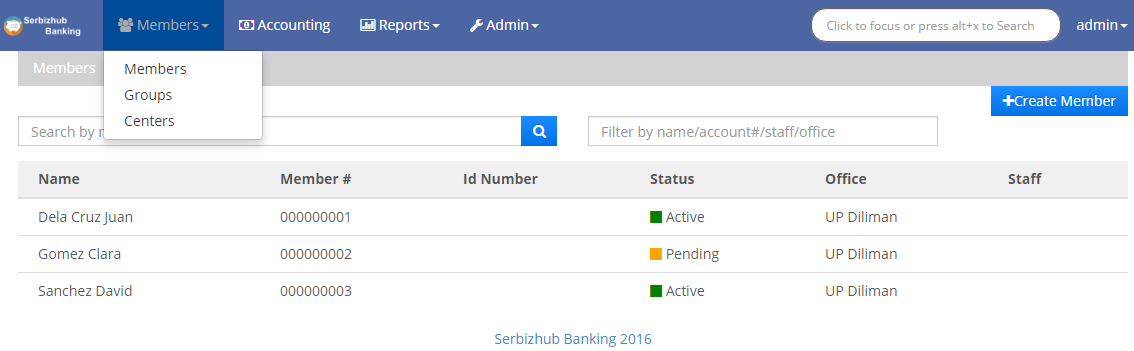
****Figure 6. *Members’ Profile***

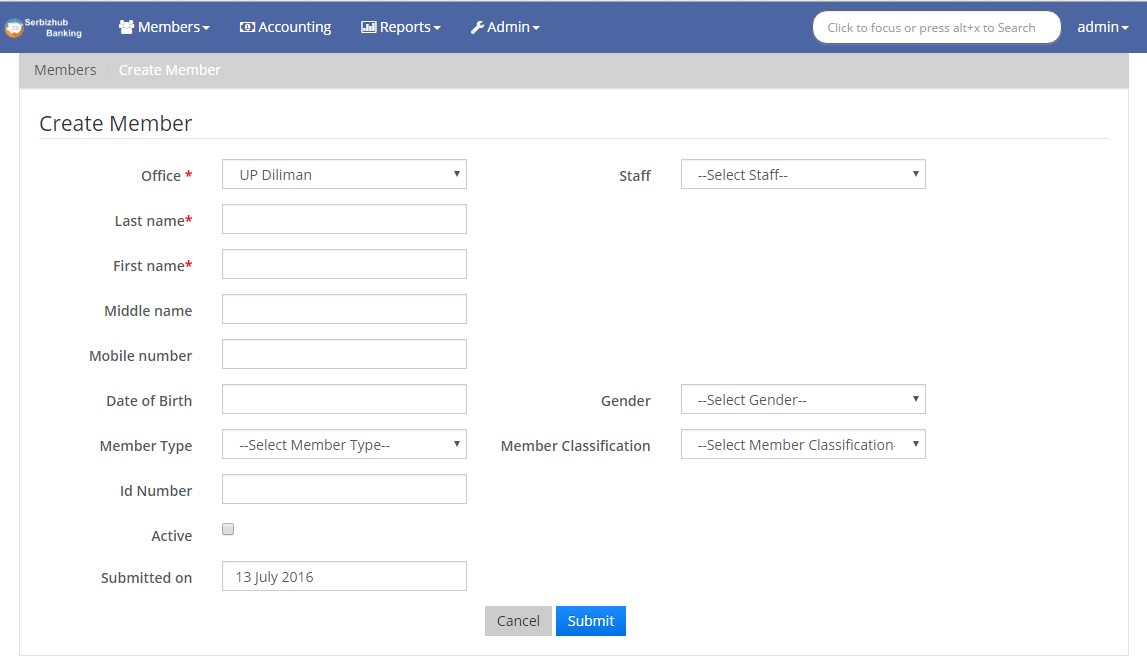
The members’ profile contains the list of all the members’ loans and savings, if there are any. The loan administrator can apply the members’ new loan through the members’ profile.

## 3.2 Manage Member

### 3.2.1 Create Member

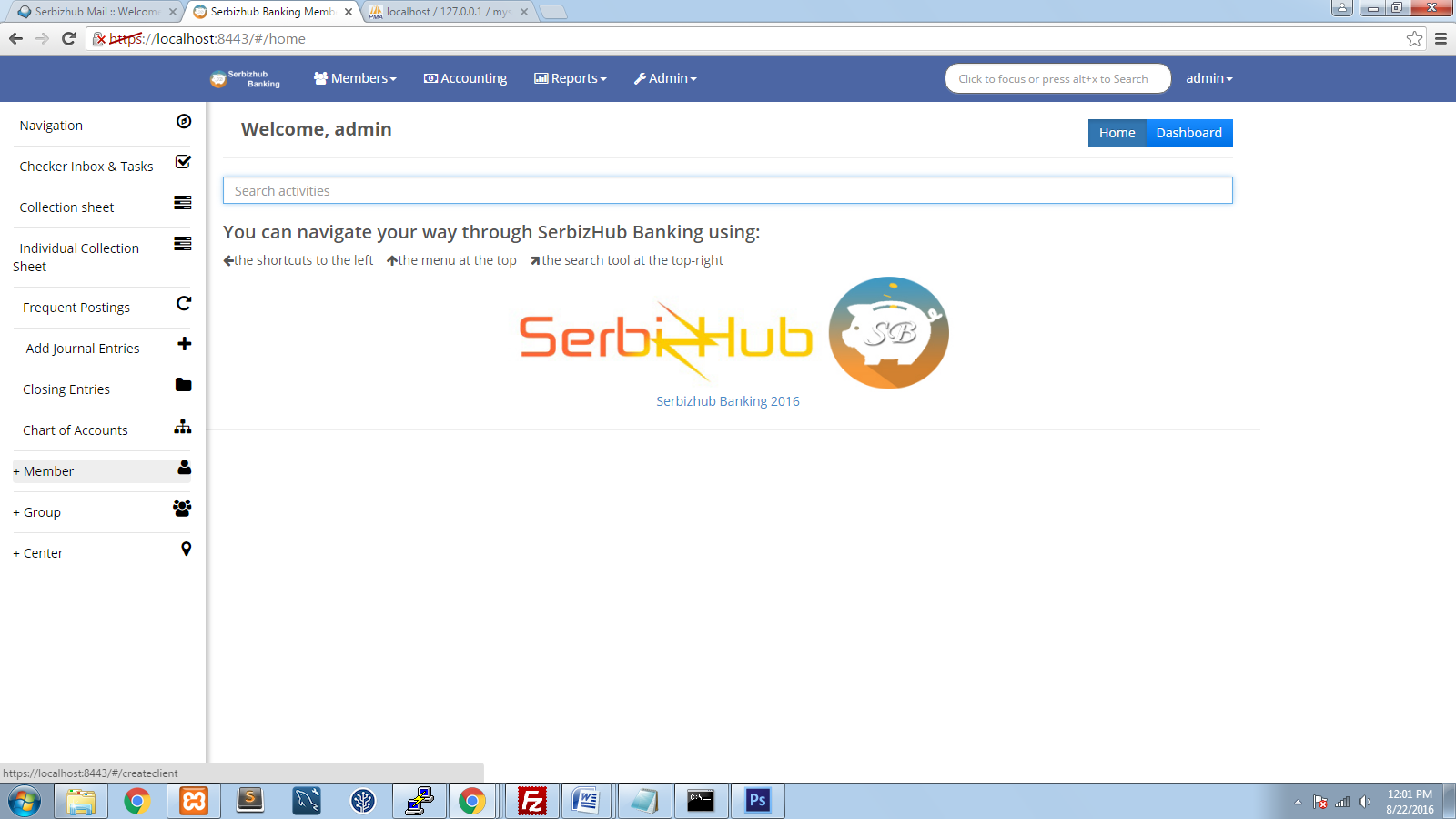
**C:\Users\Rein\Desktop\Banking Screenshots\button\createmember.PNG**To create a new member, go to **Members > Members > Create member ( ).** The system will redirect the user to the create member page. Fill in all the necessary and required fields and click submit.



**Figure 7. *Create Member***

**Figure 8*. Create member fields***

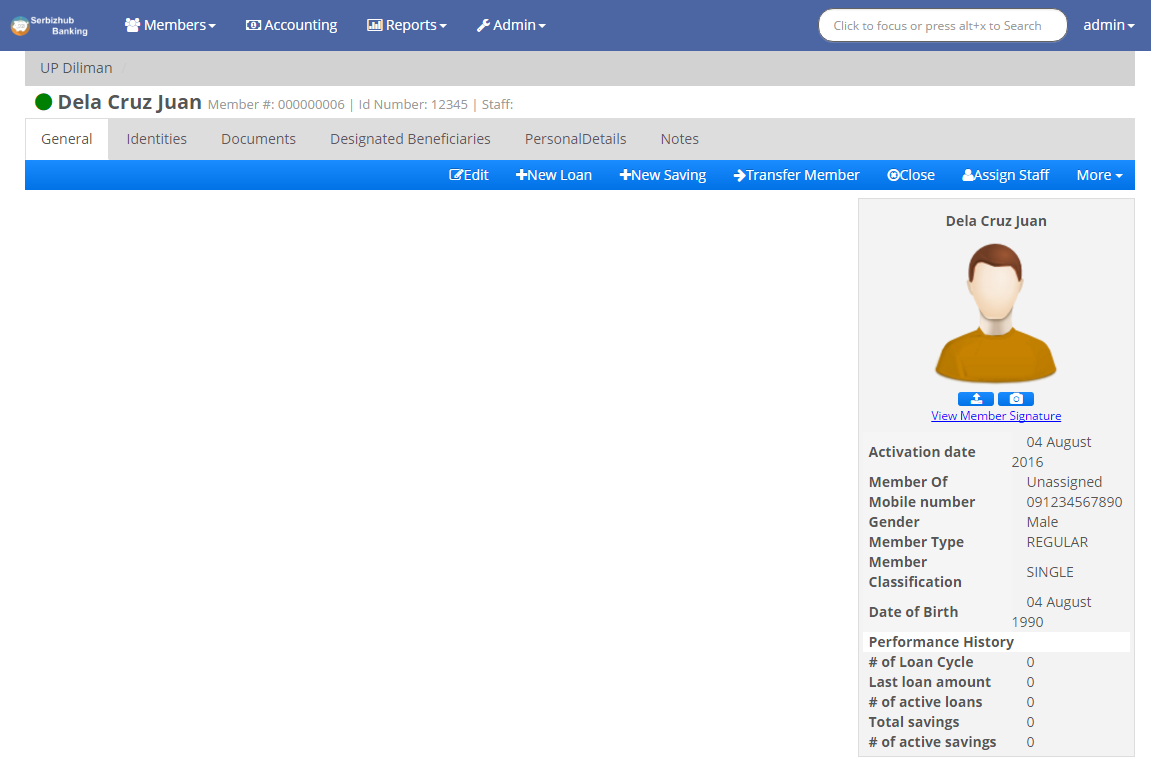
The user can also use the navigation at the left side of the screen to add new member/s. Please see figure below.

****Figure 9. *Alternative Create Member***

This will also redirect the user to Figure 8.

### 3.2.2 Edit Member

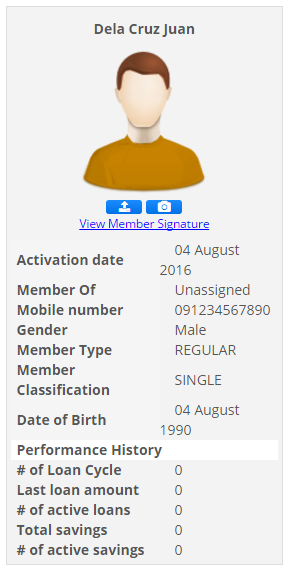
To edit a member, go to **Member > Member > Name of the Member > General Tab > Edit**. Edit all the fields needed then click **Submit**. See Figure 10.



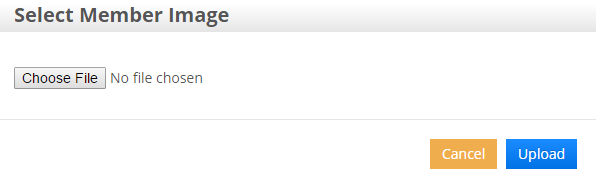
**Figure 10. *Edit Member***

### 3.2.3 Upload Members’ Image

There are two ways to set an image for a member:

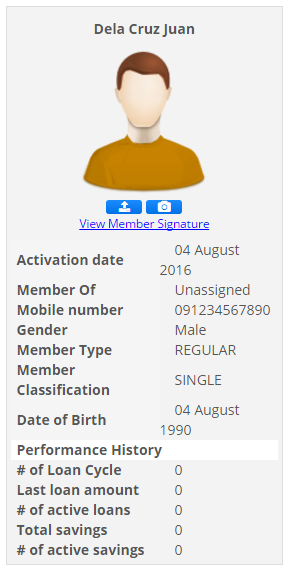
1. To upload a members’ image, go to **Members > Members > Name of the Member > Upload ().** (Please refer to Figure 11).A pop up window will appear. Click **Choose file**, this will let the user locate file to be uploaded. Then click **Upload.** (See Figure 12)

**Figure 11. *Upload Members’ Image***

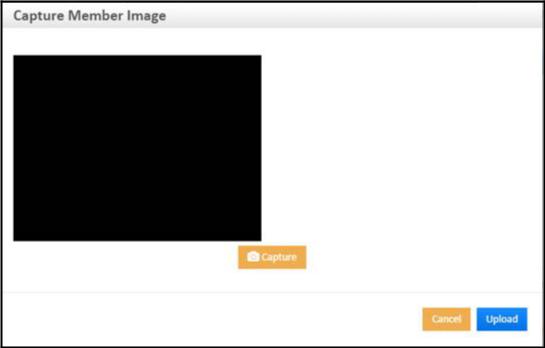


**Figure 12. *Choose File***

1. To capture a members’ image using real-time, go to **Members > Members > Name of the Member > Capture ()**. (Please see Figure 13). A pop up window will appear to capture the image using the computers’ webcam. Click **Capture > Upload**. (See Figure 14).



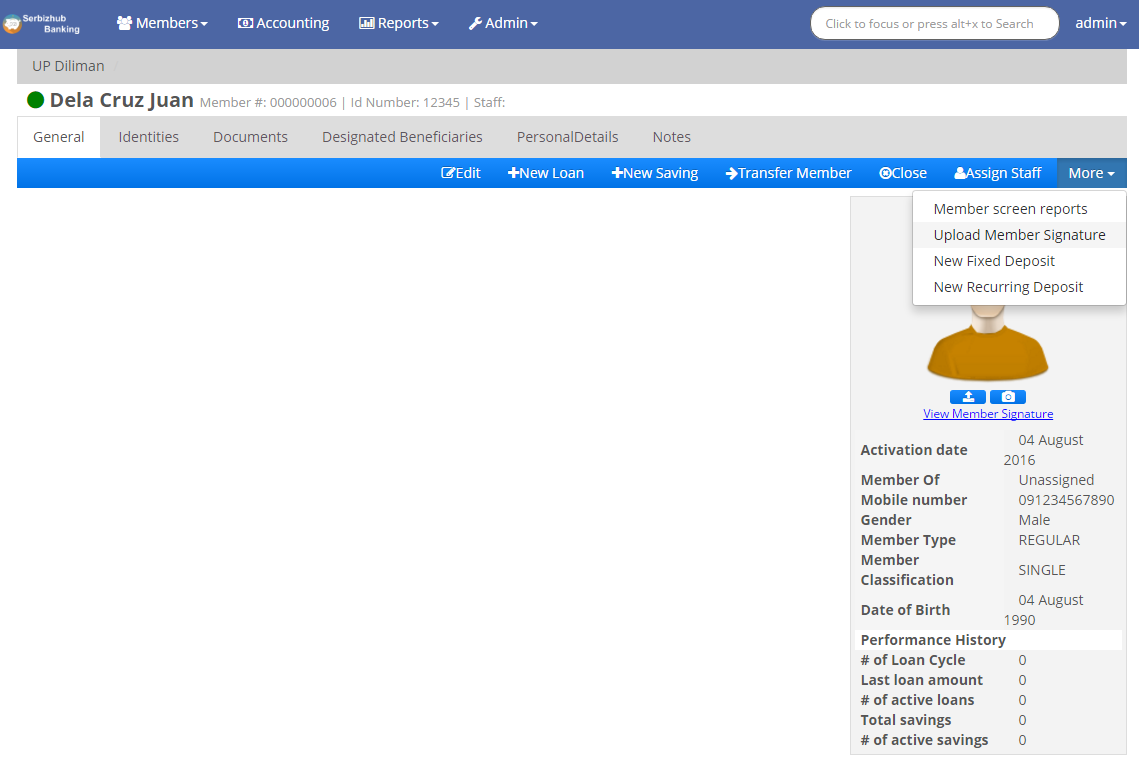
**Figure 13. *Capture Image***

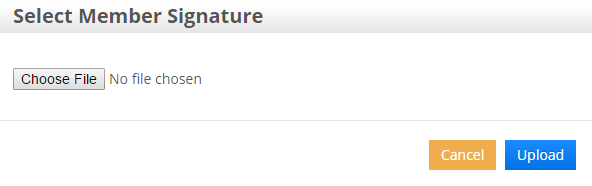


**Figure 14. *Capture & Upload***

### 3.2.4 Upload Members’ Signature

To upload a members’ signature, go to **Members > Members > Name of the Member > More**. A drop down will appear. (Please see Figure 15) Click **Upload Member Signature > Choose File > Upload**. (See Figure 16)

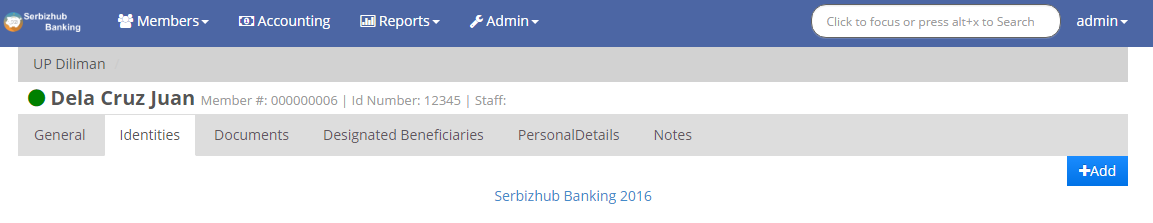


**Figure 15. *Upload Signature***

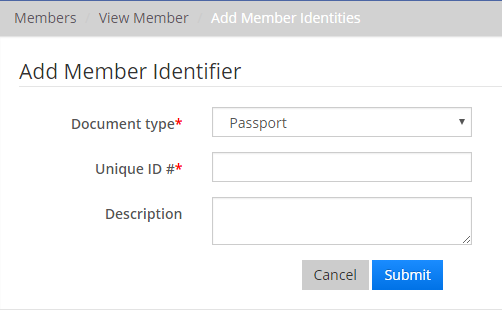
**Figure 16. *Select Member Signature***

### 3.2.5 Add Identities

To add members’ identities, go to **Members > Members > Name of the Member > Identities Tab > Add**. Fill in the necessary and required fields the click the **Submit** button. (See Figure 17 to 18).

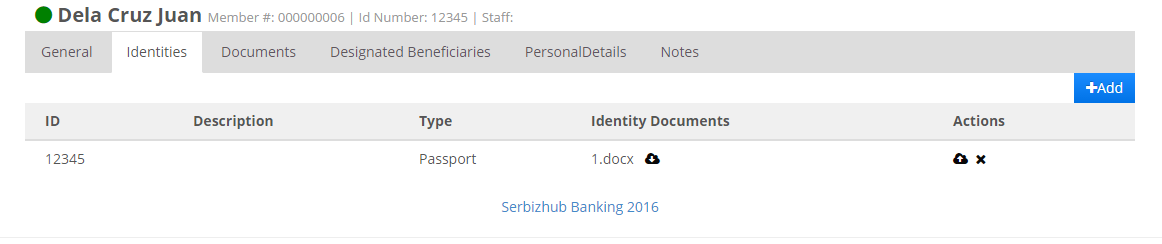


**Figure 17. *Identities***

The user can upload identity documents as supporting documents to the inserted ID.

**Figure 18. *Member Identifier***

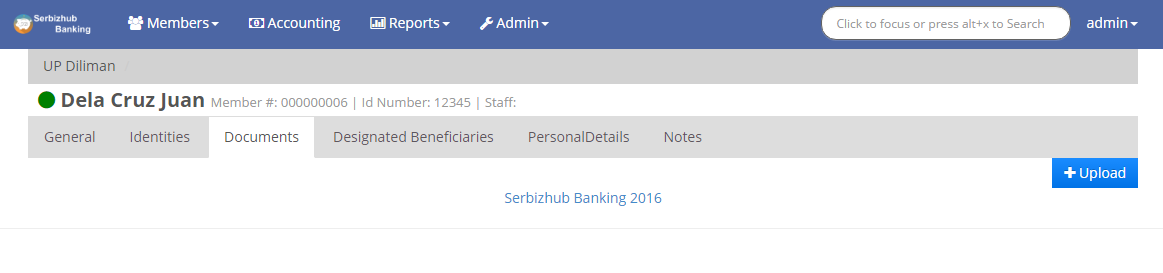
In the actions column, click the ( C:\Users\Rein\Desktop\Banking Screenshots\uploadbtn.PNG ) icon to add document. Fill in the required fields > **Choose File** to locate the file to be uploaded the click **Submit**. To download the uploaded file, click ( C:\Users\Rein\Desktop\Banking Screenshots\download.PNG ) icon and to delete the added identity document, click ( C:\Users\Rein\Desktop\Banking Screenshots\delete.PNG). (See Figure 19)



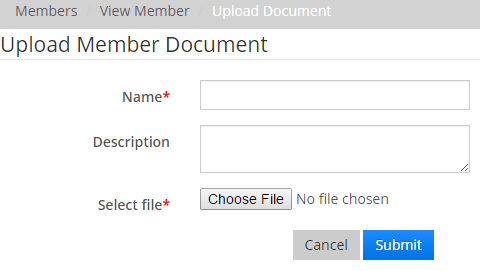
**Figure 19. *Actions***

### 3.2.6 Adding Documents

To upload a members’ document, go to **Members > Members > Name of the Member > Documents Tab > Upload**. Fill in all the necessary and required fields. Click **Choose File** to locate the file to upload then click **Submit**. See Figure 20 to 21.

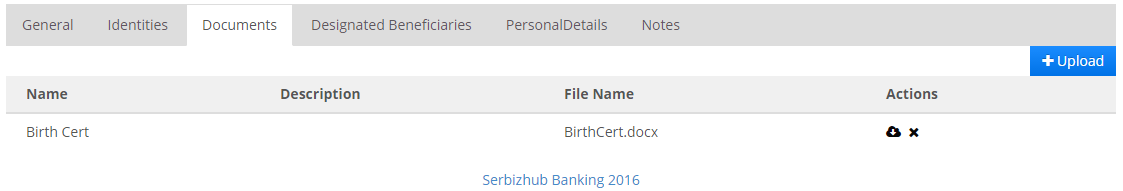


**Figure 20. *Adding Document***



**Figure 21. *Upload Member Document***

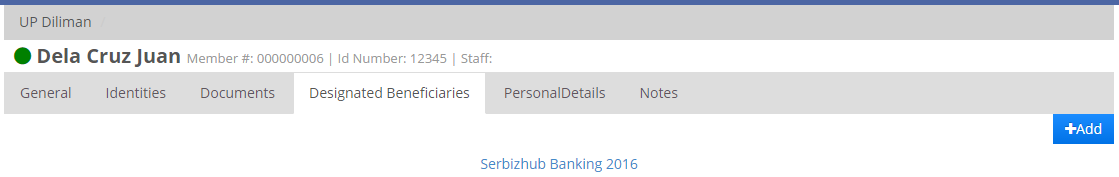
In the actions column, click the (C:\Users\Rein\Desktop\Banking Screenshots\download.PNG) to download the uploaded document or click (C:\Users\Rein\Desktop\Banking Screenshots\delete.PNG) to delete the document. Please refer to Figure 22.



**Figure 22. *Documents and Actions***

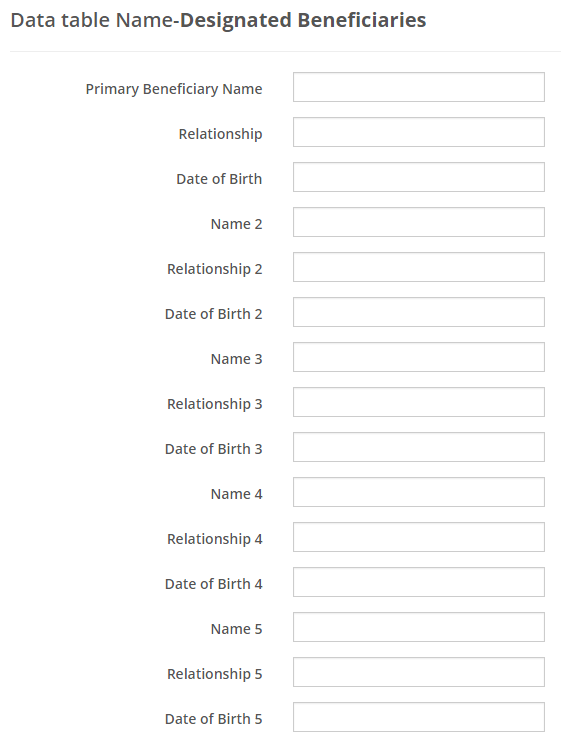
### 3.2.7 Adding Beneficiaries

To add Beneficiaries, go to **Members > Members > Name of the Member > Beneficiaries Tab** then click **Add**. See Figure 23. Fill in all the required fields then click **Submit**.



**Figure 23. *Adding Beneficiaries***

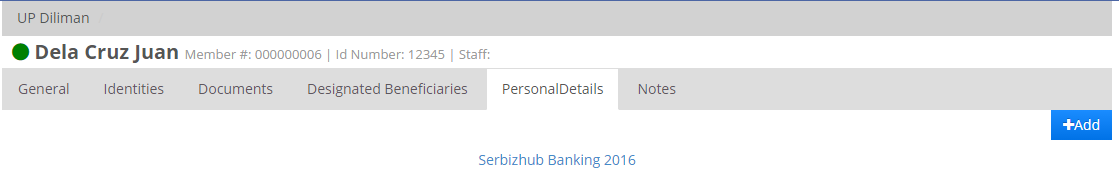
Per member, there will be five (5) allotted slots for the beneficiaries.



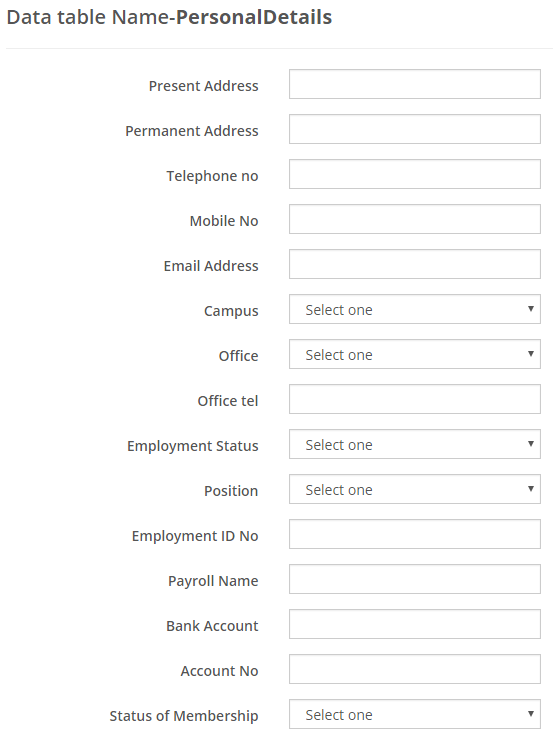
**Figure 24. *Beneficiary Fields***

### 3.2.8 Adding Personal Details

To add Personal Details of a member, go to **Members > Members > Name of the Member > Personal Details Tab > Add.** See Figure 25. Fill in all the necessary and required fields then click **Submit**. Please refer to Figure 26.



**Figure 25. *Adding Personal Details***

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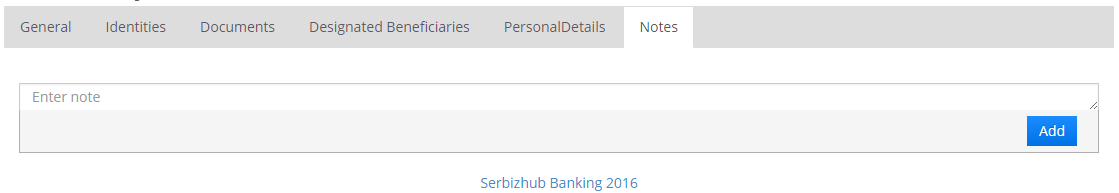
**Figure 26. *Personal Details fields***

Note: All the available fields for adding Personal Details are predefined by the membership administrator of UP Credit Cooperative.

Beneficiary and Personal Details can be edited by clicking **Edit** () or delete all the information added by clicking **Delete All** (  ).

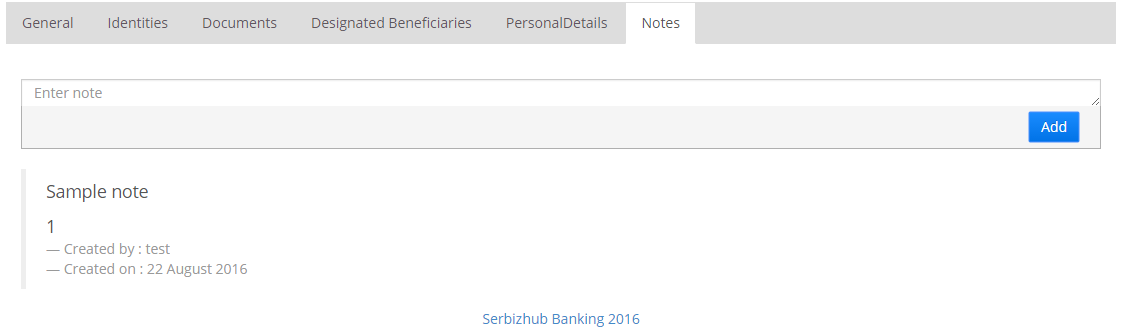
### 3.2.9 Adding Notes

To add notes, go to **Members > Members > Name of the Member > Notes Tab > Enter Note** then click **Add**. See Figure 27.



**Figure 27. *Adding Notes***

Once added, a screen similar below will appear:

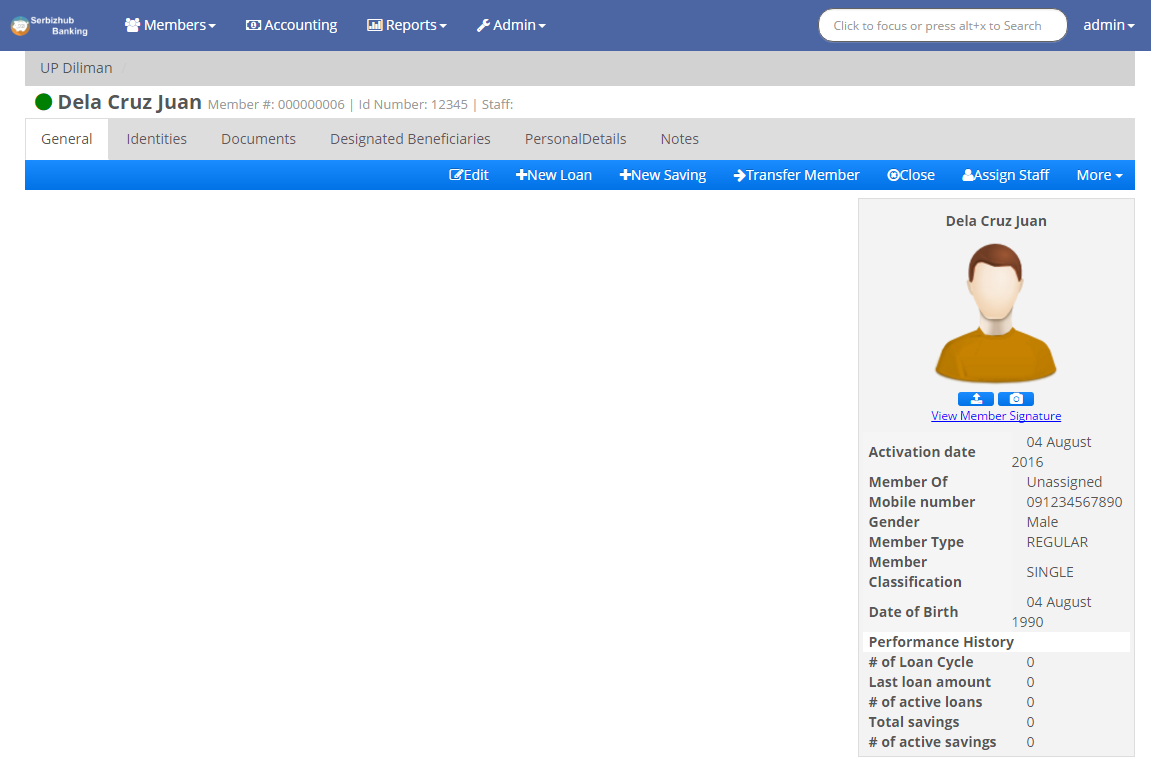


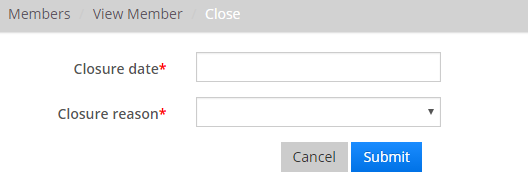
**Figure 28. *Added Note***

Note: The user cannot delete the notes once it is added.

### 3.2.10 Changing Members’ Status

To change the status of the member, go to **Member > Member > Name of the Member > General Tab > Close**. Fill all the required fields then click **Submit**. This will change the status of the member from “Active” to “Close”. See figures 29 to 30.

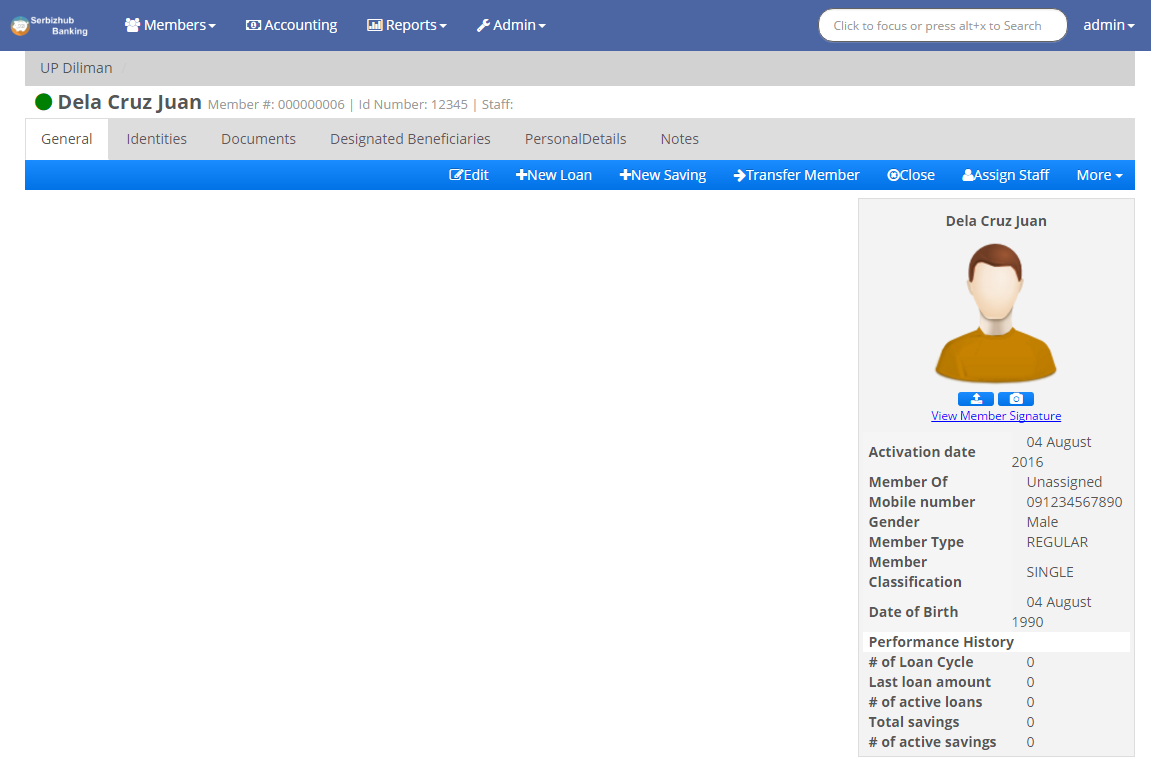


**Figure 29. *Close Member***

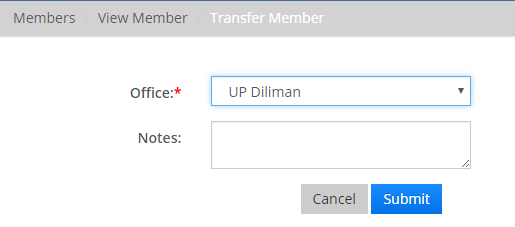
**Figure 30. *Closure Date and Reason***

### 3.2.11 Transfer Member

To transfer member from one unit to another, go to **Member > Member > Name of the Member > General Tab > Transfer Member** then select the desired unit to transfer and fill the transfer reason field then click **Submit**. Please refer to the Figures 31 to 32.



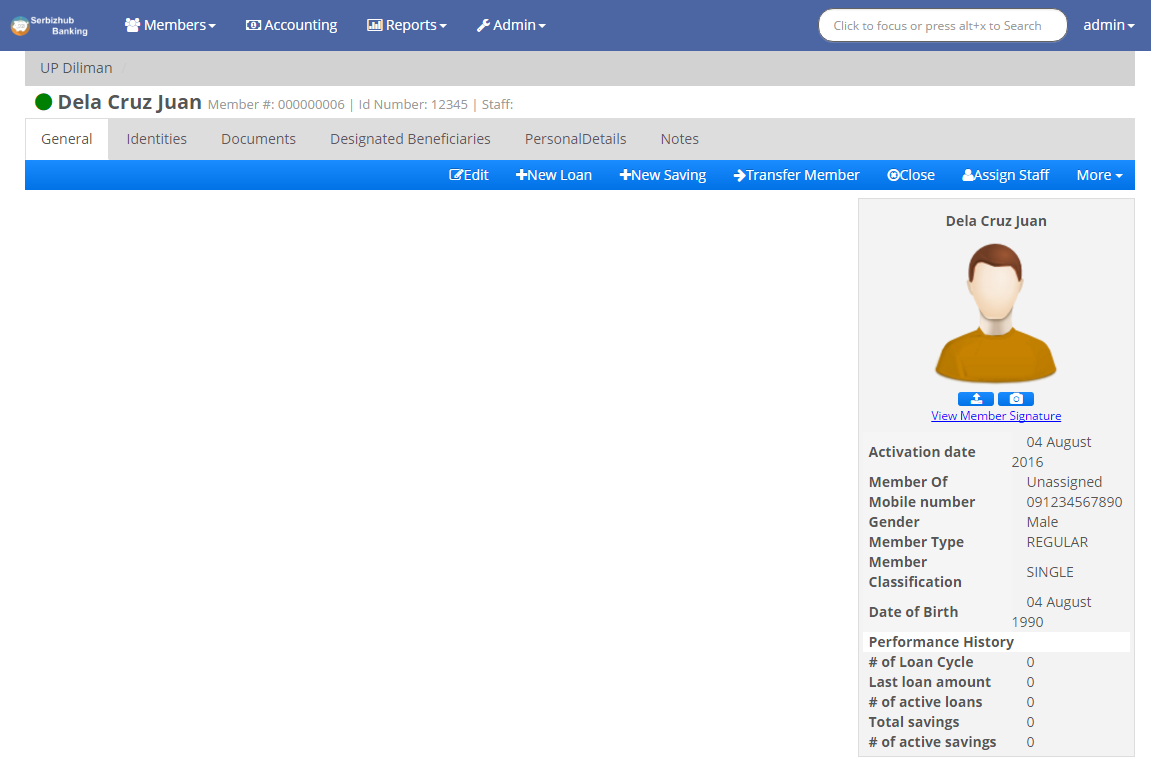
**Figure 31. *Transfer Member***



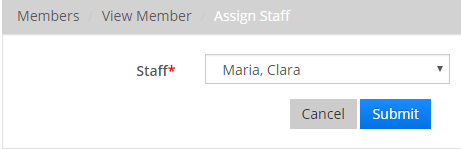
**Figure 32. *Transfer to another Unit***

### 3.2.12 Assign Staff

To assign staff to a specific member, go to **Member > Member > Name of the Member > Assign Staff**. Pick the desired staff then click **Submit**. See figures 33 and 34.



**Figure 33. *Assign Staff***



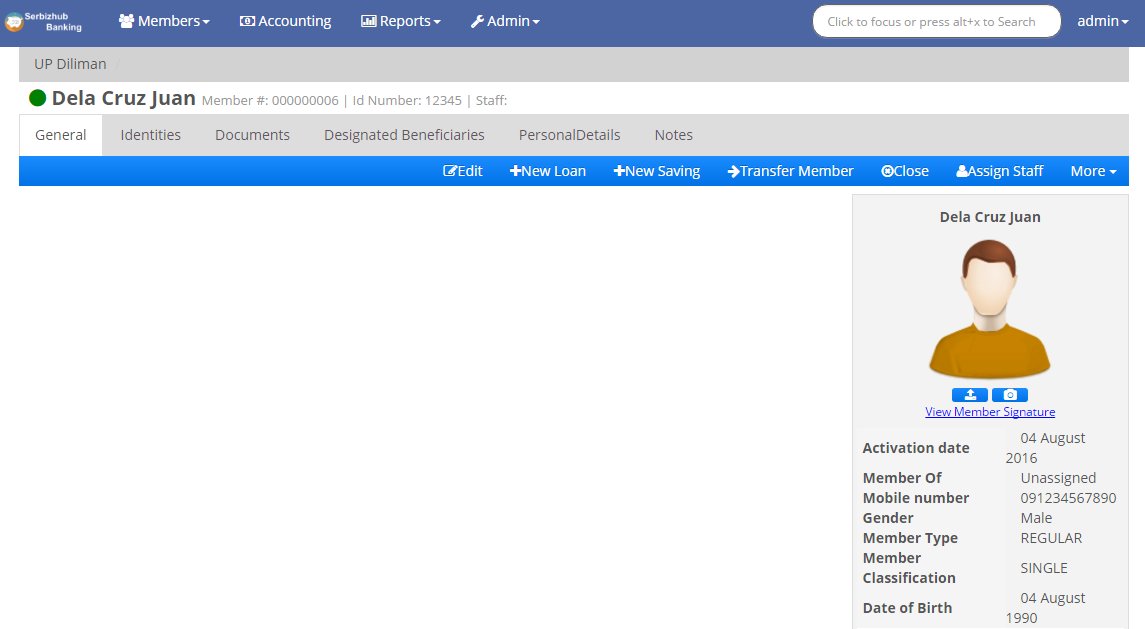
**Figure 34. *Assigning Staff***

# Loan Management

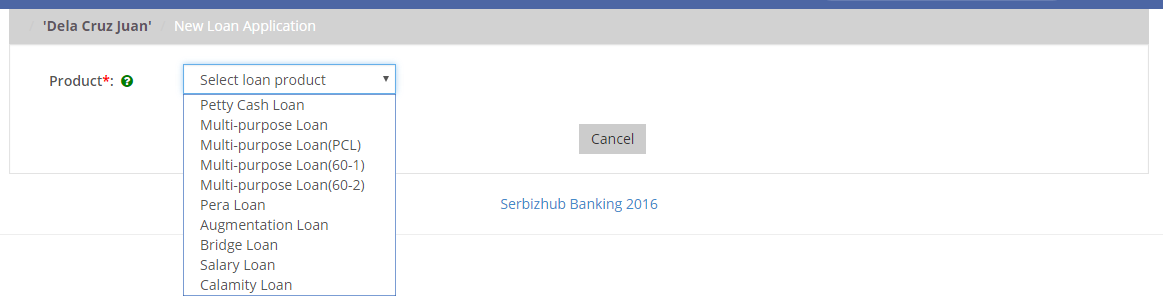
The loan management module is a comprehensive loan system where the loan administrator can manage the loans of the members. Once the loan is applied by the loan manager, the relevant General Manager can approve or reject the application.

## New Loan

To apply for a new loan of the member, go to **Member > Member > Name of the Member > New Loan.** This will redirect the loan manager to a new page for selecting a loan product the member requests to apply. Please refer to figure 35 to 37.



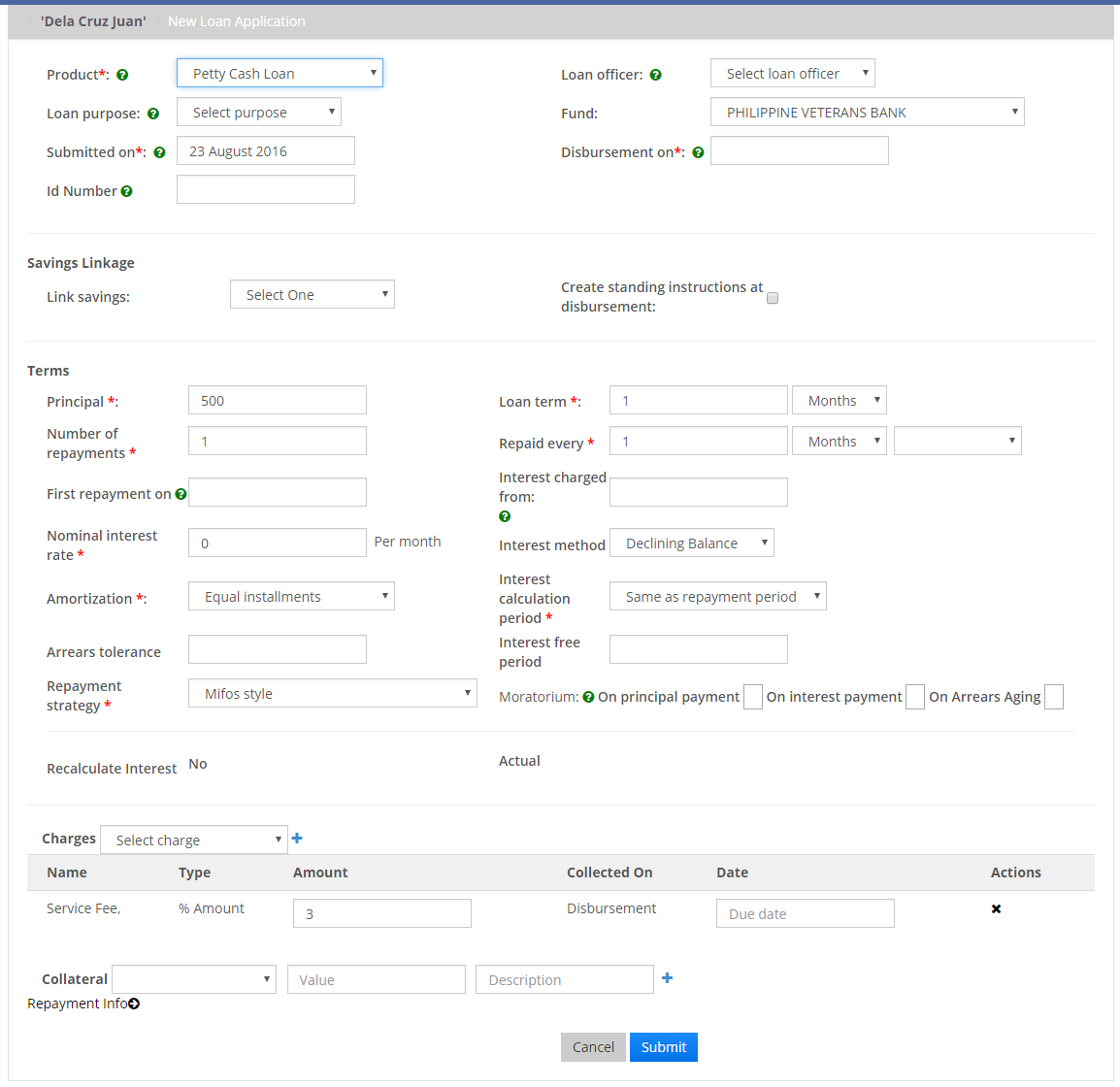
**Figure 35. *New Loan***



**Figure 36. *Selection of Loan Product available***

Once the Loan Manager selected a loan product, an application form will appear. See Figure below.

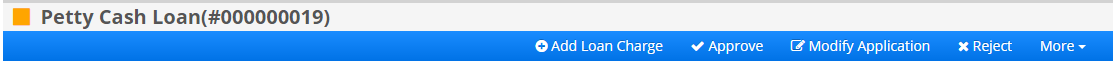
Note: Creating a Loan Product will be discussed at the Administrator Module.



**Figure 37. *Loan application form***

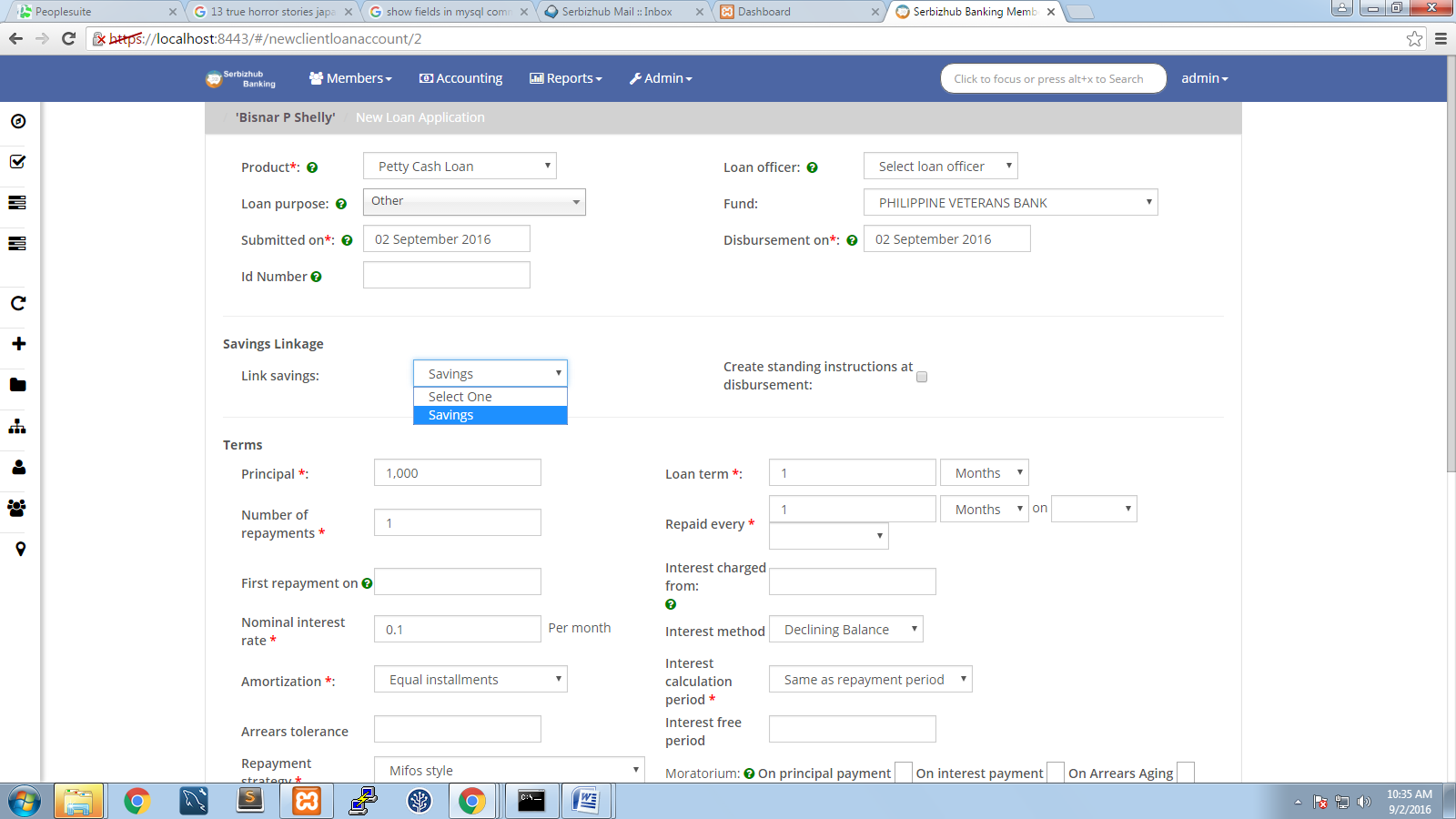
This will vary via loan product. Terms’ range in Principal, Loan Term, Interest and Charges will be predefined by the General Manager. However, the Loan Manager can insert additional charges from the “Charges” section. Loan product management will be discussed in Administrator Module.

Note: Once the loan is applied and there are fields to alter, the loan manager can also modify the loan application by clicking the “Modify Application” button. See Figure below.



**Figure 38. *Modify Application***

Note: Loans can also be linked to the savings of the Member. This will disburse the loaned amount to the savings account. To link the loan to the savings, go to **Member > Member > Name of the Member > New Loan > Savings Linkage ( Link to Savings).**



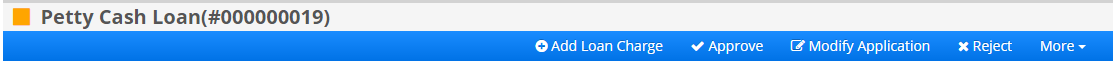
**Figure 39. *Savings Linkage***

## Approve Loan

After successfully submitting the application, the Loan account application will be created and its status will be pending for approval. It will now then be available for the approval of the General Manager.

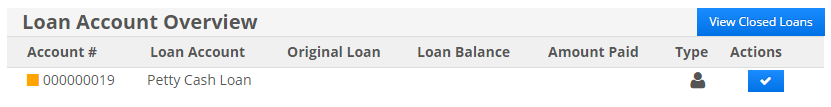
There are two(2) ways to approve Loan.

First option to approve a loan is via clicking the “Approve” button.

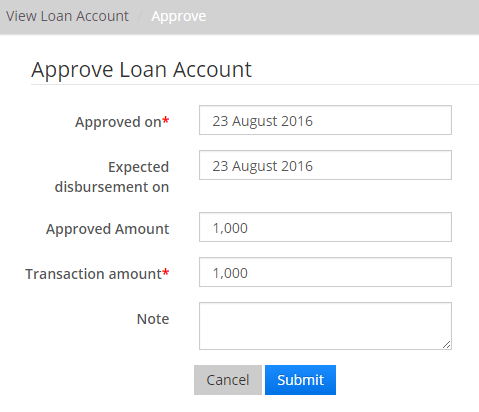


**Figure 40. *Approve Loan***

The second option is the click the “Check” button located at the profile of the Member.

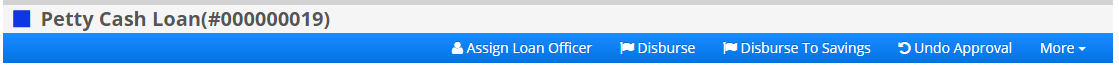


**Figure 41. *Alternative approve loan***

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**Figure 42. *Submit Approval***

Once the loan application is approved, it will then be ready for disbursal.

The General Manager can also undo the approval of loan by clicking “Undo Approval”. The user will be provided a field for note about the reason for undoing the loan approval. See Figure below. 

**Figure 43. *Undo Approval***

Note: The colored boxes indicate the status of a Loan:

 For Waiting for Approval For Approved and Active



For Waiting for Disbursal For Closed

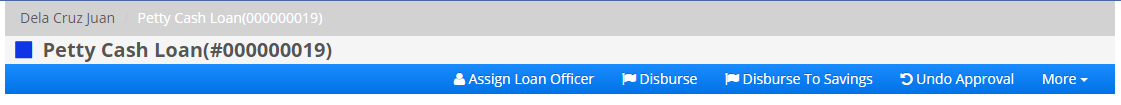


 For Overdue  For Loan connected to a Savings

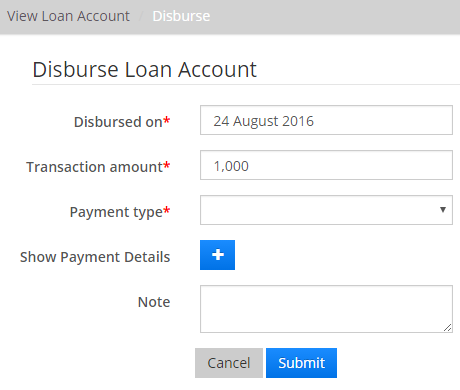
## 4.3 Disburse Loan

Once the loan applied is already approved by the General Manager, it will then be available for disbursement. Disbursement feature can only be accessed and used by the user with “Cashiering” role.

To disburse a loan, go to **Members > Members > Name of the Member > Loan to be Disbursed > Disburse** button. See figure below.

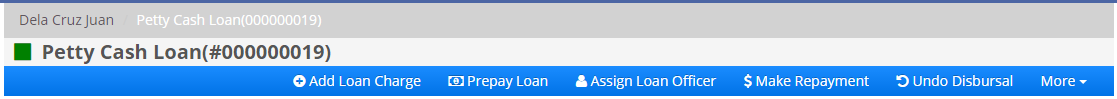
**Figure 44. *Disbursal of Loan***

Note: If loan is linked to savings, please refer to Figure 39, there will be a button “Disburse to Savings”.



**Figure 45. *Disburse***

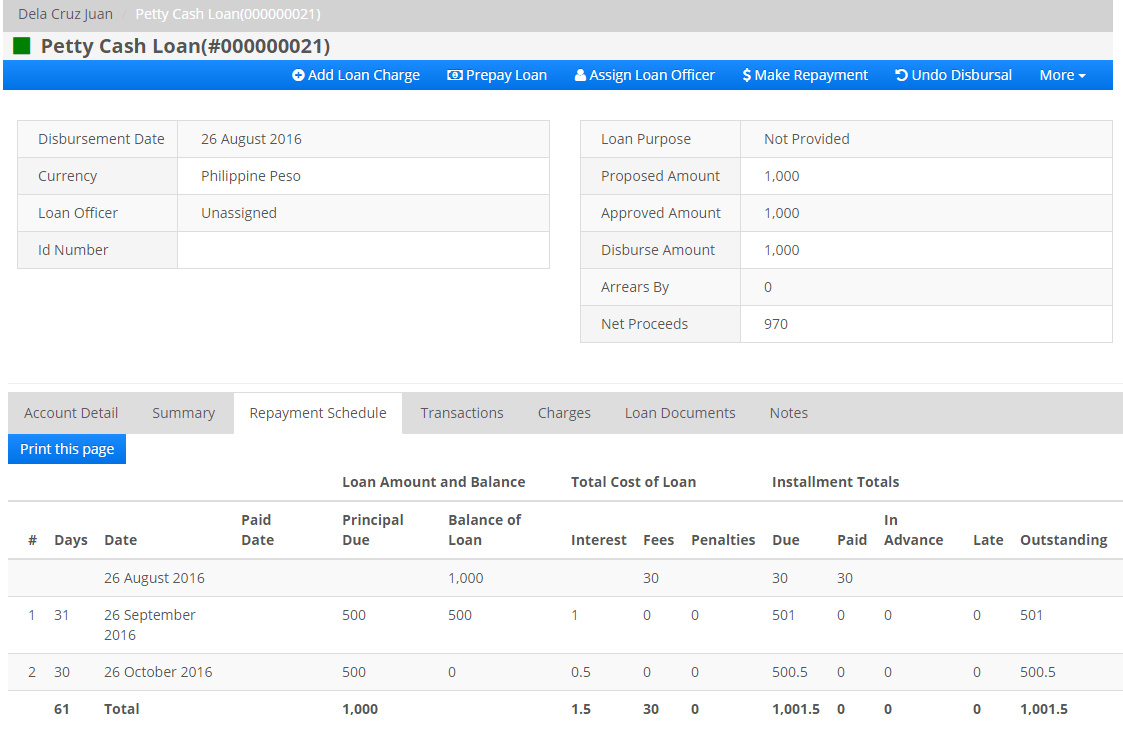
Note: The cashier can also undo the disbursal just by clicking the “Undo Disbursal” button.





**Figure 46. *Undo Disbursal***

Once the loan account is disbursed, the charges will automatically deduct with the net proceeds and it will reflect as “Paid” on the repayment schedule.



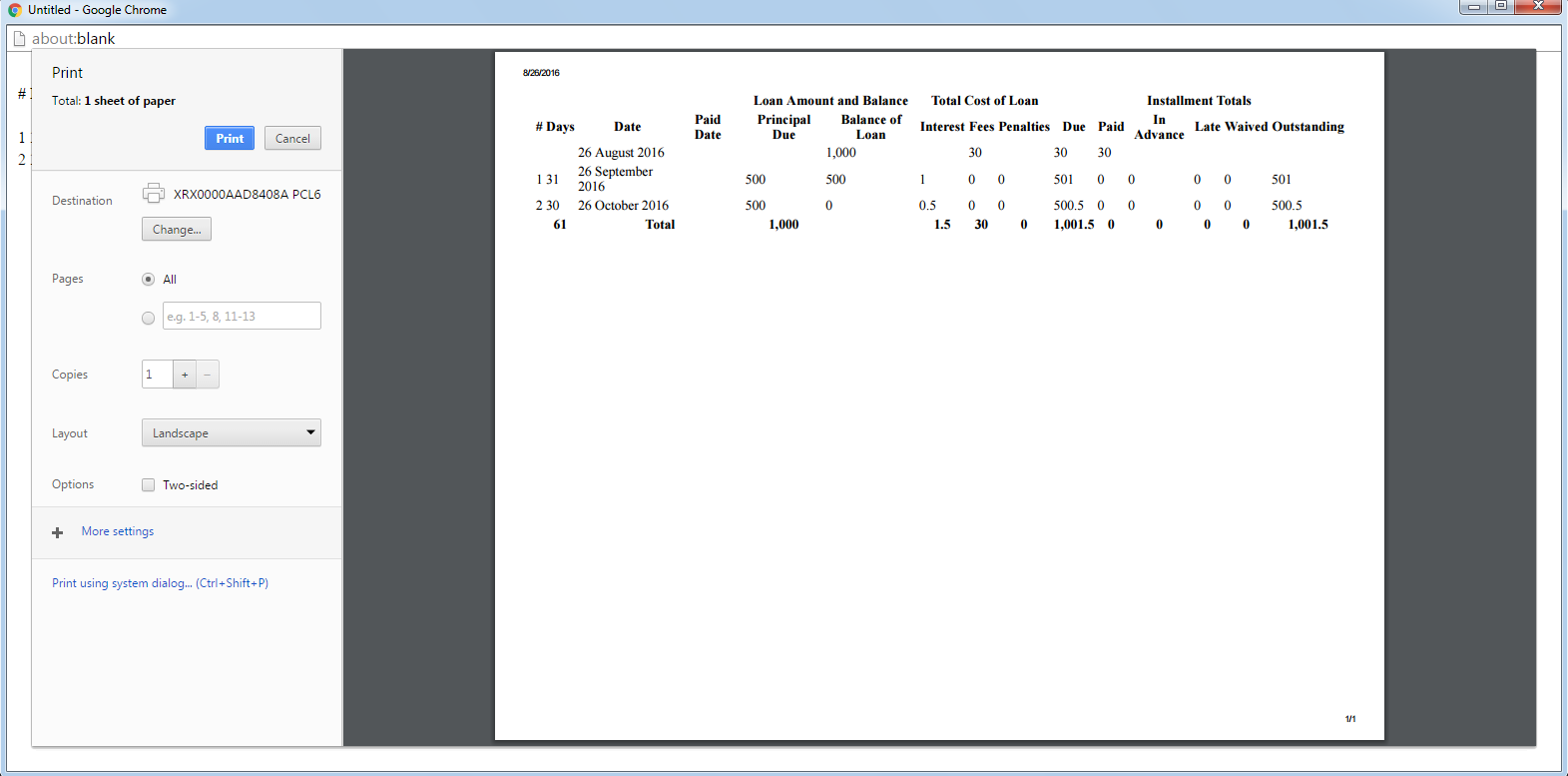






**Figure 47. *Repayment Schedule***

Additional Feature: Printing of the Repayment Schedule that can also be used as Statement of Account. Click **Print this Page.** See Figure 47.

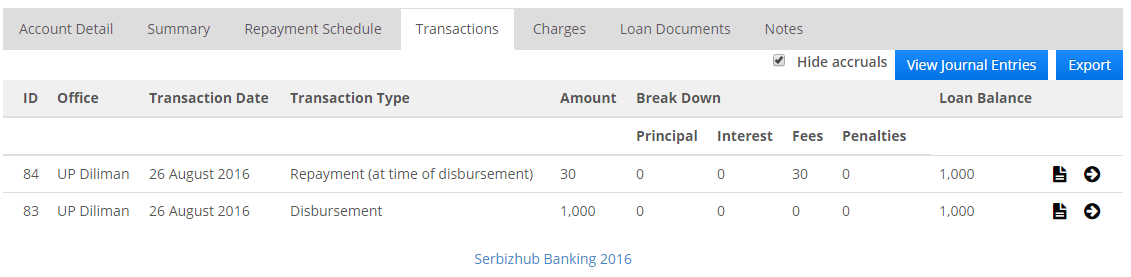


**Figure 48. *Printing of Repayment Schedule***

## 4.4 Loan Transactions

Users that have access to Loan Management can also view the “Transactions” tab that shows the Transaction Type and Breakdown. Here is where the user can view the Receipt and Journal Entries.

To view loan transactions, go to **Member > Member > Name of the Member > Loan Account > Transactions tab**

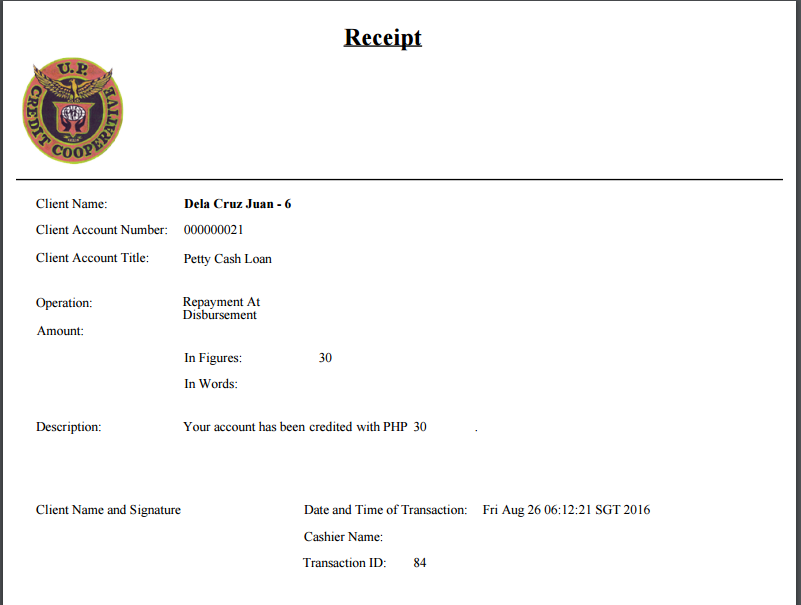






**Figure 49. *Transactions***

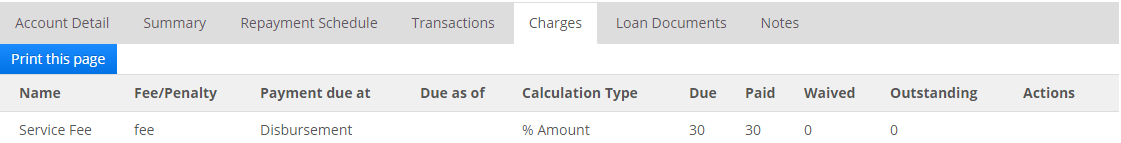
To view the receipt per transactions, click the () icon. A page similar below will appear.



**Figure 50. *Loan Receipt***

## 4.5 Charges

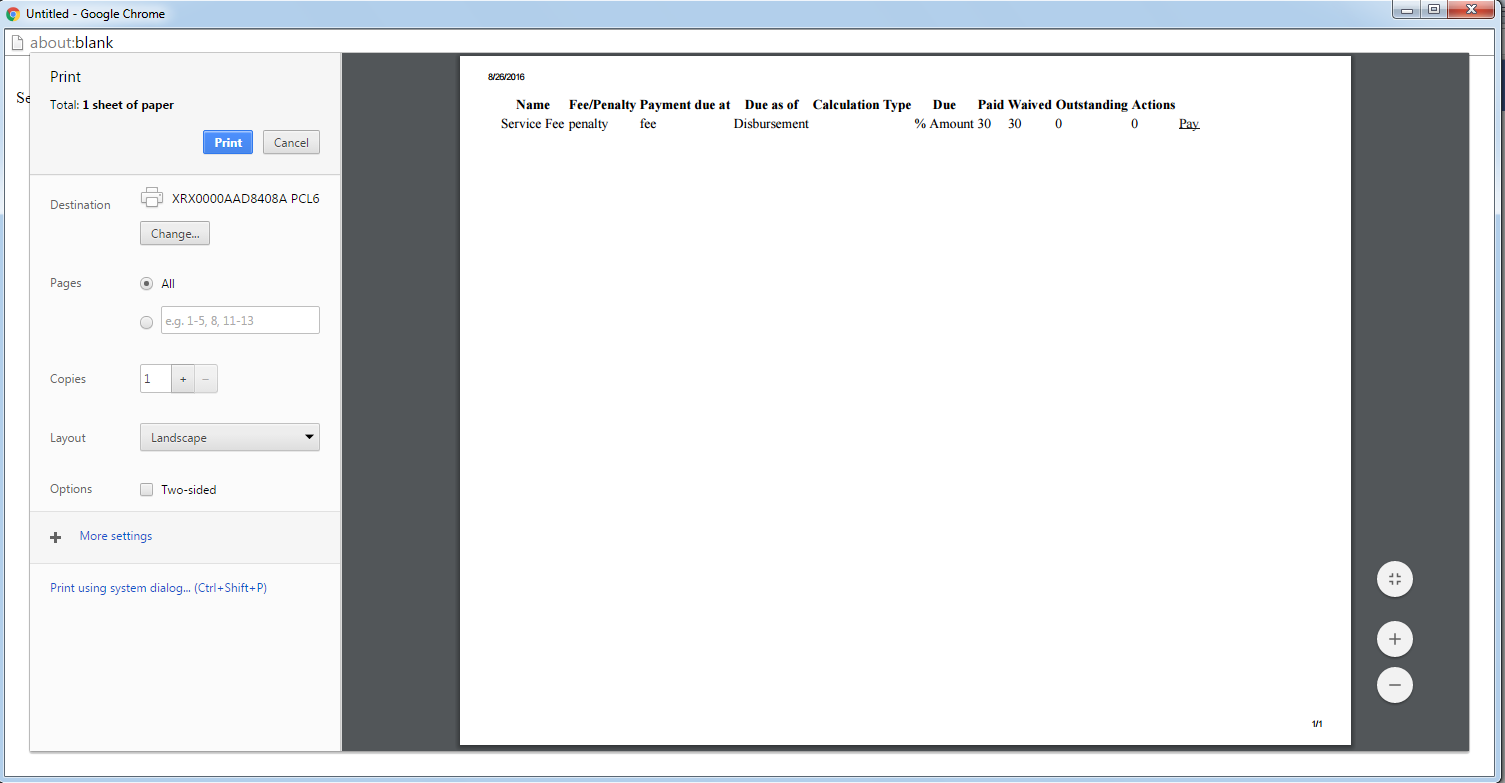
The user can also view and print the charges applied to a specific loan account. To view the charges, go to **Member > Member > Name of the Member > Loan > Charges tab.**  This will show all the charges applied and how much is the payment per charge. See Figure 50.





**Figure 51. *Charges***

Charges can also be printed by clicking the “Print this page button”.



**Figure 52. *Printing the Charges***

## 4.6 Adding Charges

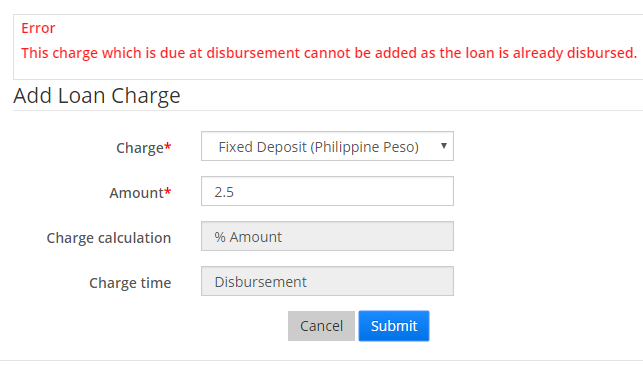
Loan managers can also add charges to a loan account. To add charges, go **to Member > Member > Name of the Member > Loan > Add Loan Charge**.





**Figure 53. *Add Loan Charge***

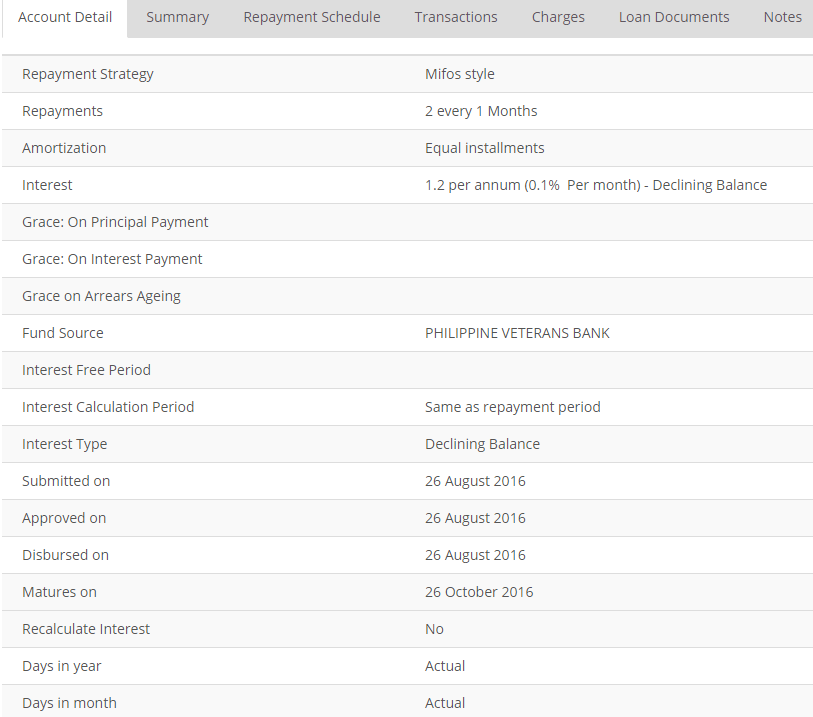
Note: A charge can only be added to an existing loan if the charge time method is not “Disbursement”. Charges with “Disbursement” charge time method must be added before the Loan is disbursed. See Figure below.



**Figure 54. *Adding Loan Charge Exception***

## 4.6 Account Details

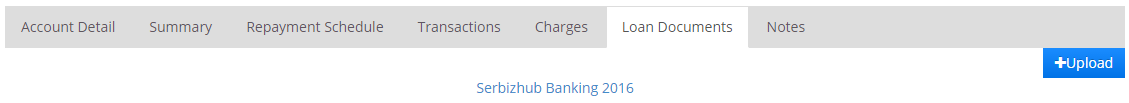
To view the details of a specific Loan account, go to **Member > Member > Name of the Member > Loan > Account Detail tab.** This tab will display all the necessary details inserted at loan application e.g. Interest, when the loan was approved, disbursed and maturity.



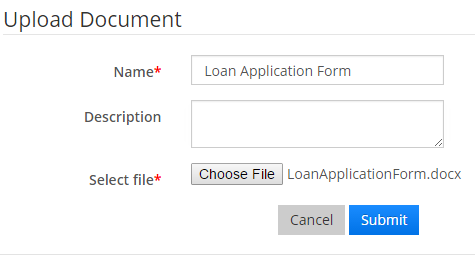
**Figure 55. *Account Details***

## 4.7 Loan Documents

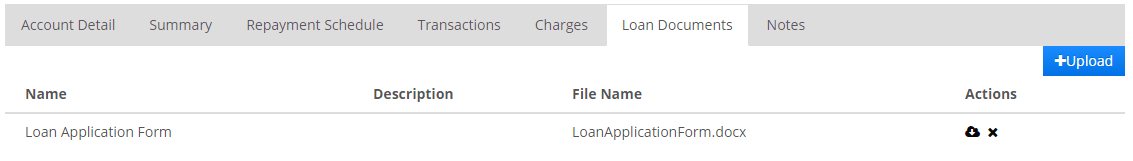
The user can also upload documents on a specific loan. To upload loan documents, go to **Member > Member > Name of the Member > Loan > Loan Documents Tab > Upload**.



**Figure 56. *Loan Documents***



**Figure 57. *Upload Loan Documents***

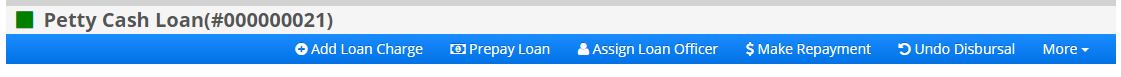


**Figure 58. *Sample Loan Document***

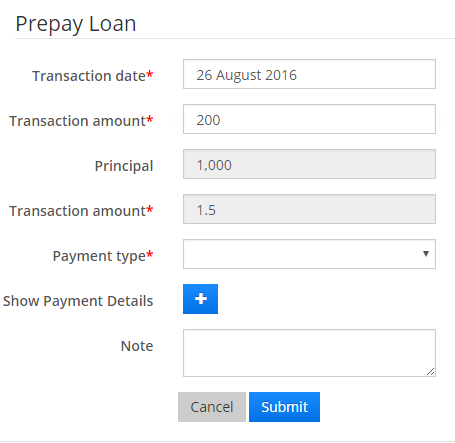
Click the download icon () to save the uploaded document to your computer or the delete icon () to delete the uploaded document.

## 4.8 Prepay Loan

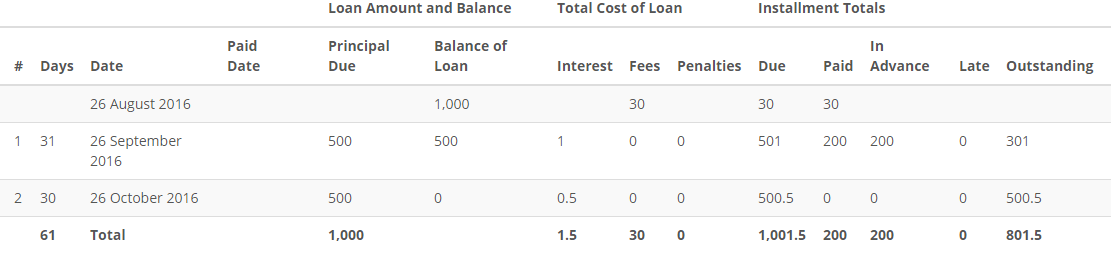
To have an early payment of the loan, go to **Member > Member > Name of the Member > Loan > Prepay Loan.** Fill in all the required fields then click **Submit**.



**Figure 59. *Prepay Loan***

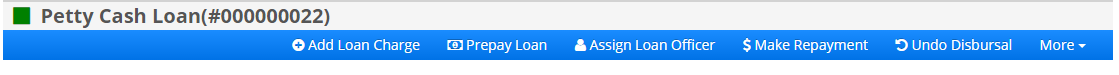


**Figure 60. *Prepay Loan***

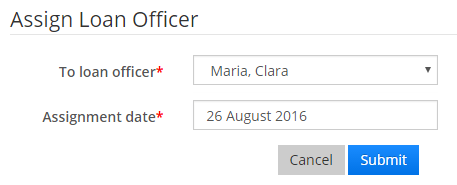
  
**Figure 61. *Prepay Loan Submitted***

## 4.9 Assign Loan Officer

To assign Loan Officer to a Loan account, go to **Member > Member > Name of the Member > Loan > Assign Loan Officer**. Select a loan officer from the drop-down menu then click **Submit**.



**Figure 62. *Assign Loan Officer***



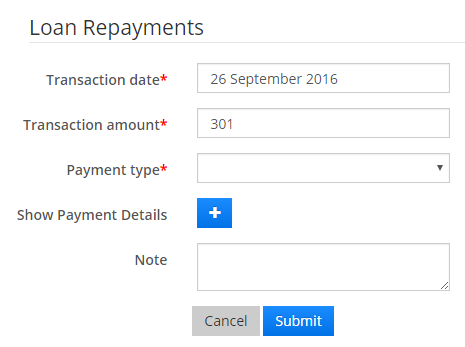
**Figure 63. *Loan Officer***

## Make Repayment

To make a loan repayment, go to **Member > Member > Name of the Member > Loan > Make Repayment.**

****

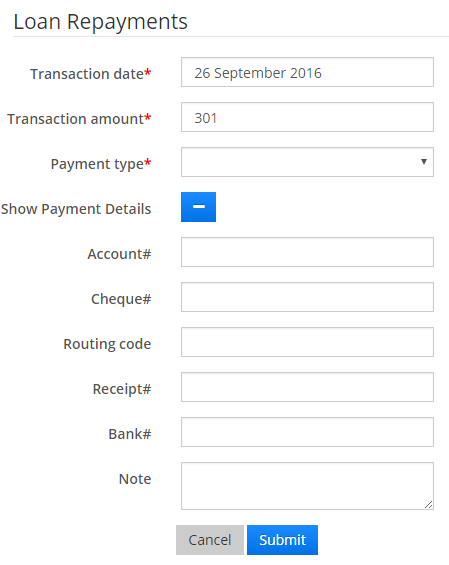
**Figure 64. *Make Repayment***



**Figure 65. *Loan Repayments***

Transaction Amount will display the amount that should be collected on that month. Transaction amount field can be modified to how much the loaner wants to pay.

By clicking the Add button (), fields for payment details will appear. These are not mandatory fields.

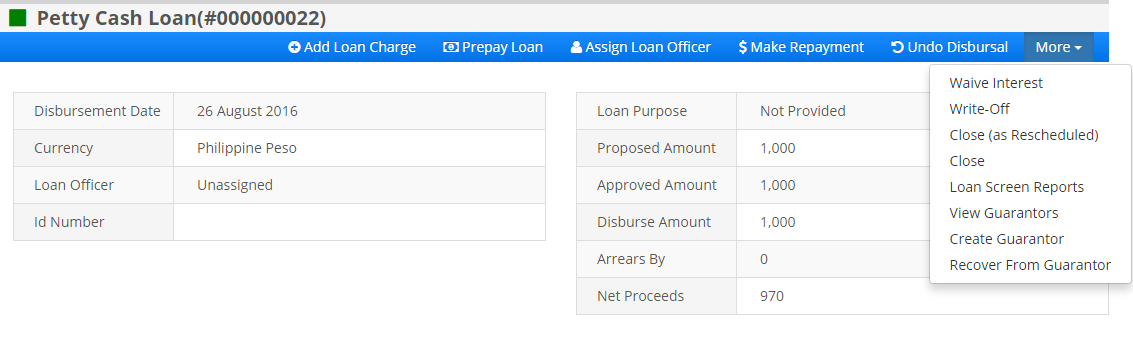


**Figure 66. *Payment Details***

## 5.1 Guarantors

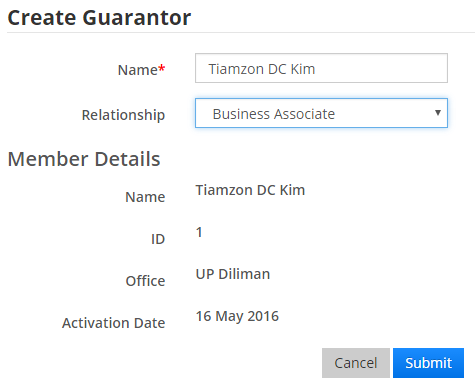
Number of guarantors per loan is specified by the Loan Manager. The total count of loan guaranteed by a member can be viewed at the Reports Module, go to the Reports Module for further discussion.

To create a guarantor, go to **Member > Member > Name of the Member > Loan > More**. A dropdown menu will appear. Please refer to the figure below.



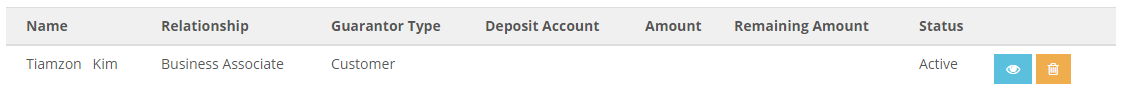
**Figure 67. *Drop-down Menu***

Click the **Create Guarantor** from the drop-down menu; fill in all the required fields then click **Submit**.



**Figure 68. *Create Guarantor***

Once the guarantor is created, it will display at the View Guarantor page. To view guarantors, go to **Member > Member > Name of the Member > Loan > More > View Guarantor**

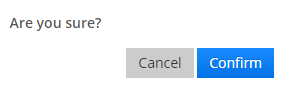


**Figure 69. *View Guarantors***

Click the Eye icon () at left right side to view the details of the guarantor and/or the Bin icon

() to delete the guarantor.

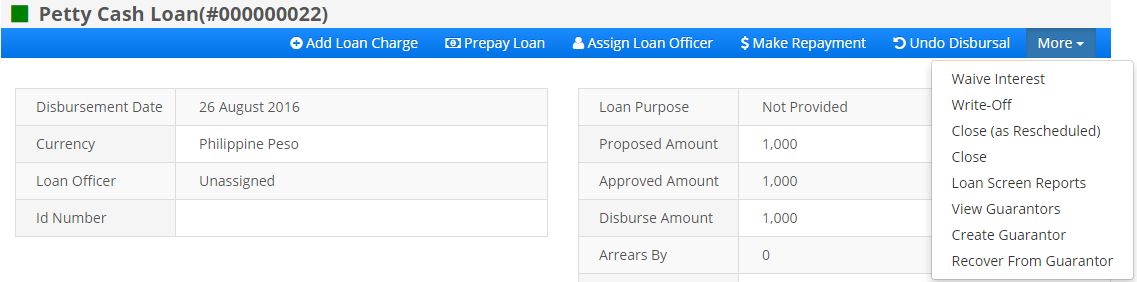
To recover from the guarantors created, go to **Member > Member > Name of the Member > Loan > More** **> Recover from Guarantor.** The figure below will appear



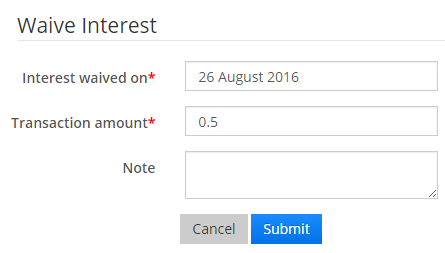
**Figure 70. *Recover from Guarantor***

## 5.2 Waive Interest

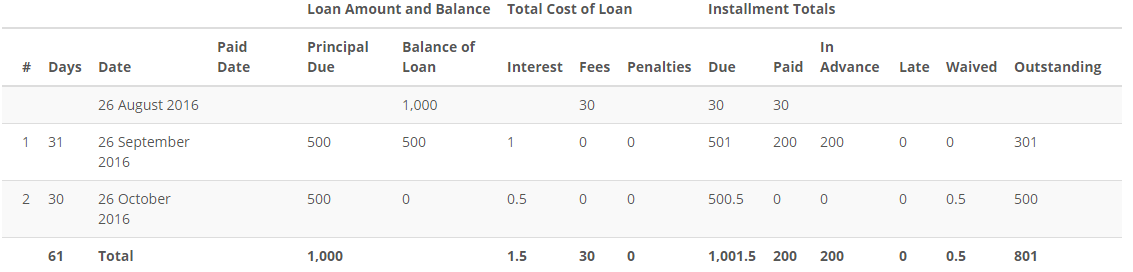
To waive interest, go to **Member > Member > Name of the Member > Loan > More > Waive Interest**. This will waive the interest of the next repayment scheduled.



**Figure 71. *Waive Interest***



**Figure 72. *Waive Interest***

******

**Figure 73. *Waived Interest***

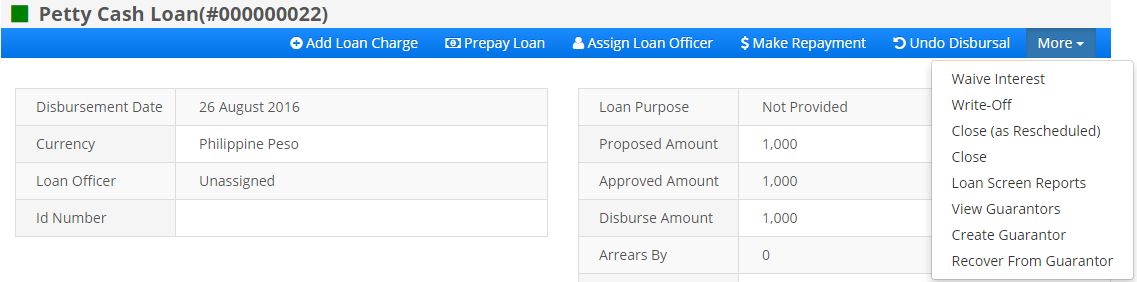
Note: An error message will appear if the amount of the interest waived exceeds the outstanding interest on loan.

C:\Users\Rein\Desktop\Banking Screenshots\loan\interesterror.PNG

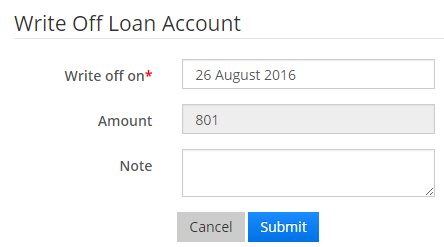
## 

## 5.3 Write off Loan

If the member wants to write-off a specific loan account, go to **Member > Member > Name of the Member > Loan > More > Write-off**. Fill the required details then click **Submit**. Transaction amount field will automatically display the remaining balance of the Loan.



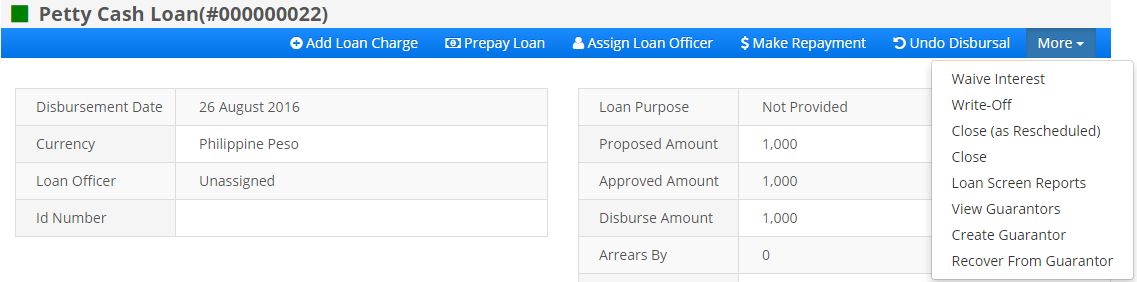
**Figure 74. *Write-off***



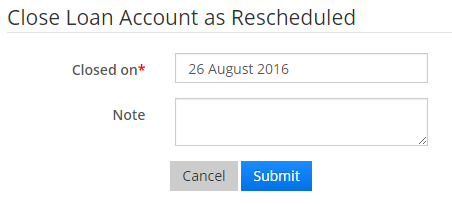
**Figure 75. *Write-off Loan Account***

## 5.4 Close (as Rescheduled)

To close a loan account that is rescheduled, go to **Member > Member > Name of the Member > Loan > More > Close(as Rescheduled).** Select close date and note if there are any, then click **Submit**



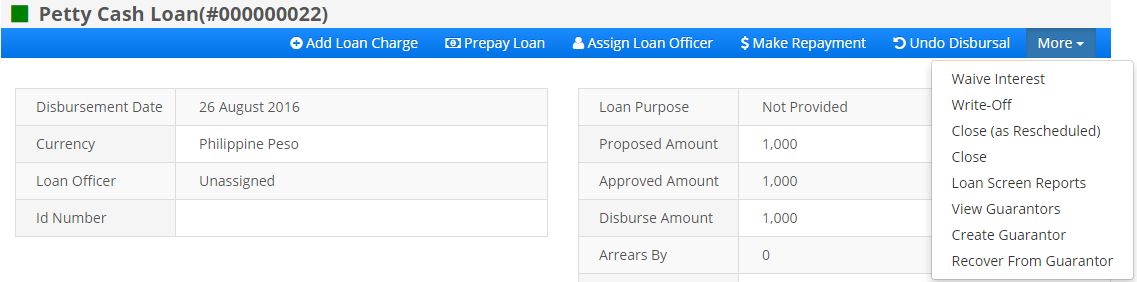
**Figure 76. *Close (as Rescheduled)***



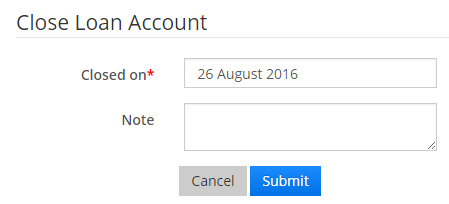
**Figure 77. *Close Loan Account as Rescheduled***

## 5.5 Close Loan Account

To close a loan account, go to **Member > Member > Name of the Member > Loan > More > Close.** Fill in the date of close and add note if there are any.



**Figure 78. *Close Loan Account***

******

**Figure 79. *Close Loan Account***

Note: The user cannot close a loan account if the outstanding balance is not yet settled.

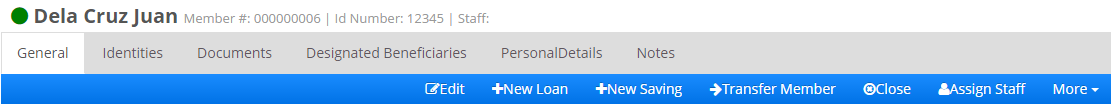
C:\Users\Rein\Desktop\Banking Screenshots\loan\close error.PNG

# 5.0 Savings

This module lets the member open a savings account in the system. Initially, this is only accessible to loan manager and General Manager.

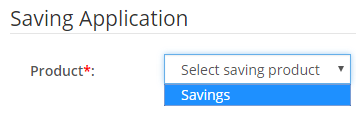
## 5.1 New Savings

To apply for a new savings account, go to **Member > Member > Name of the Member > New Savings.**

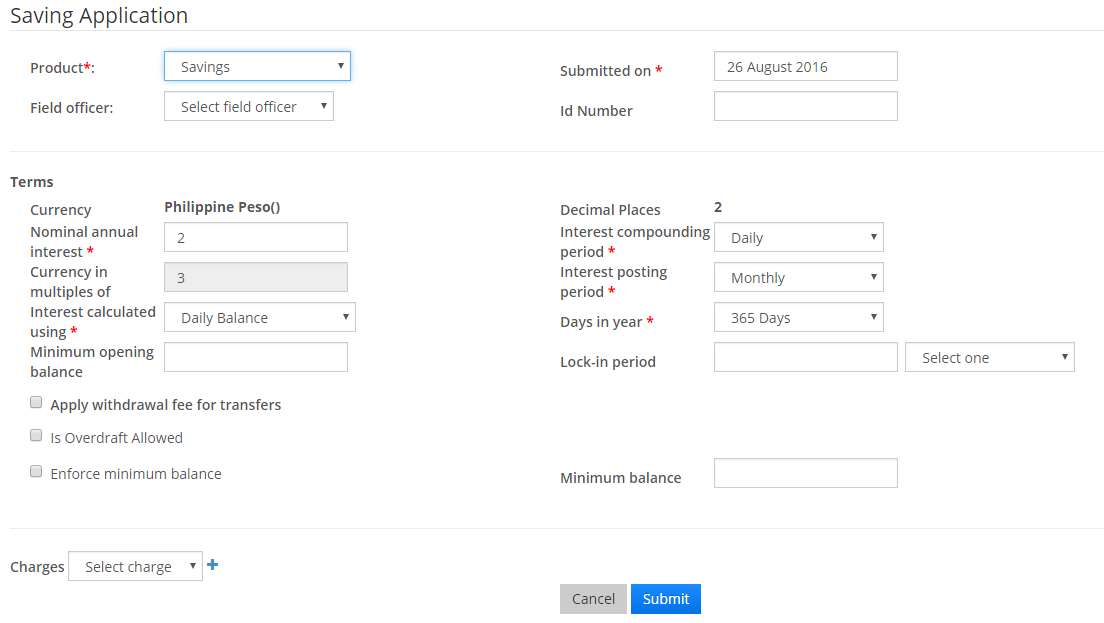
****

**Figure 80. New Savings**

When clicked, there will be a drop-down menu that will let the Loan Manager select savings product to apply. Once selected, an application form will be displayed on the page.



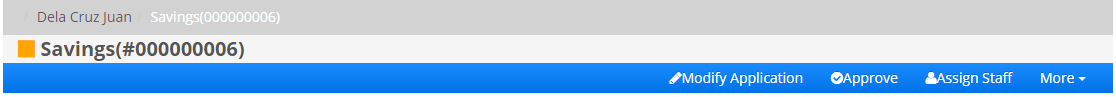
**Figure 81. Savings Application**

**Figure 82. Savings Application Form**

After successfully submitting the application, the savings account will be created and its status is pending for approval.

## 5.2 Manage Savings

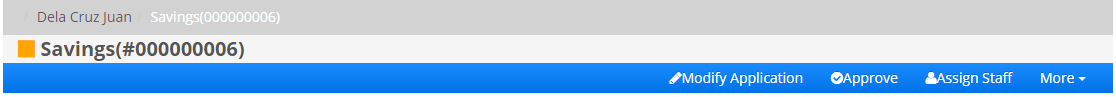
The Loan Manager can also modify the Savings account applied. Click the Modify Application button and it will redirect to the application form



**Figure 83. Modify Savings Application Form**

## 5.3 Approve Savings

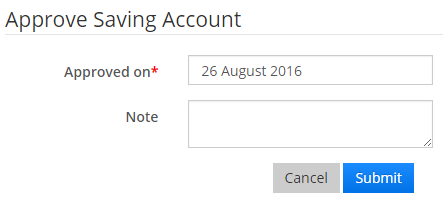
To approve a Savings Applied, go to **Member > Member > Name of the Member > Savings > Approve**. Fill in all the approval date then click Submit. Another way to approve savings is by click the check icon (C:\Users\Rein\Desktop\Banking Screenshots\loan\approve _icon.PNG). Approve Savings button is only available for the General Manager.



Or



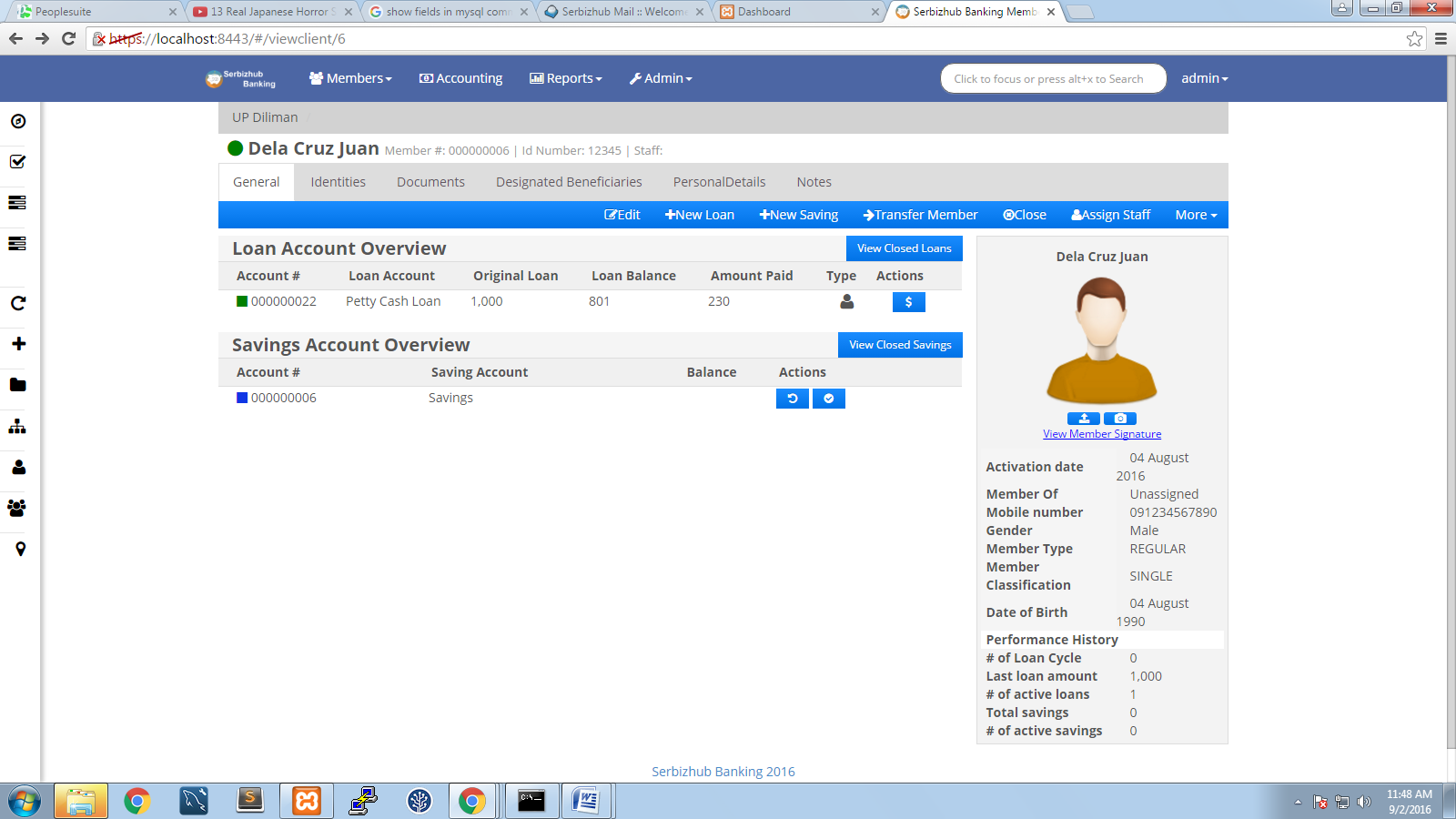
**Figure 84. Approve Savings**

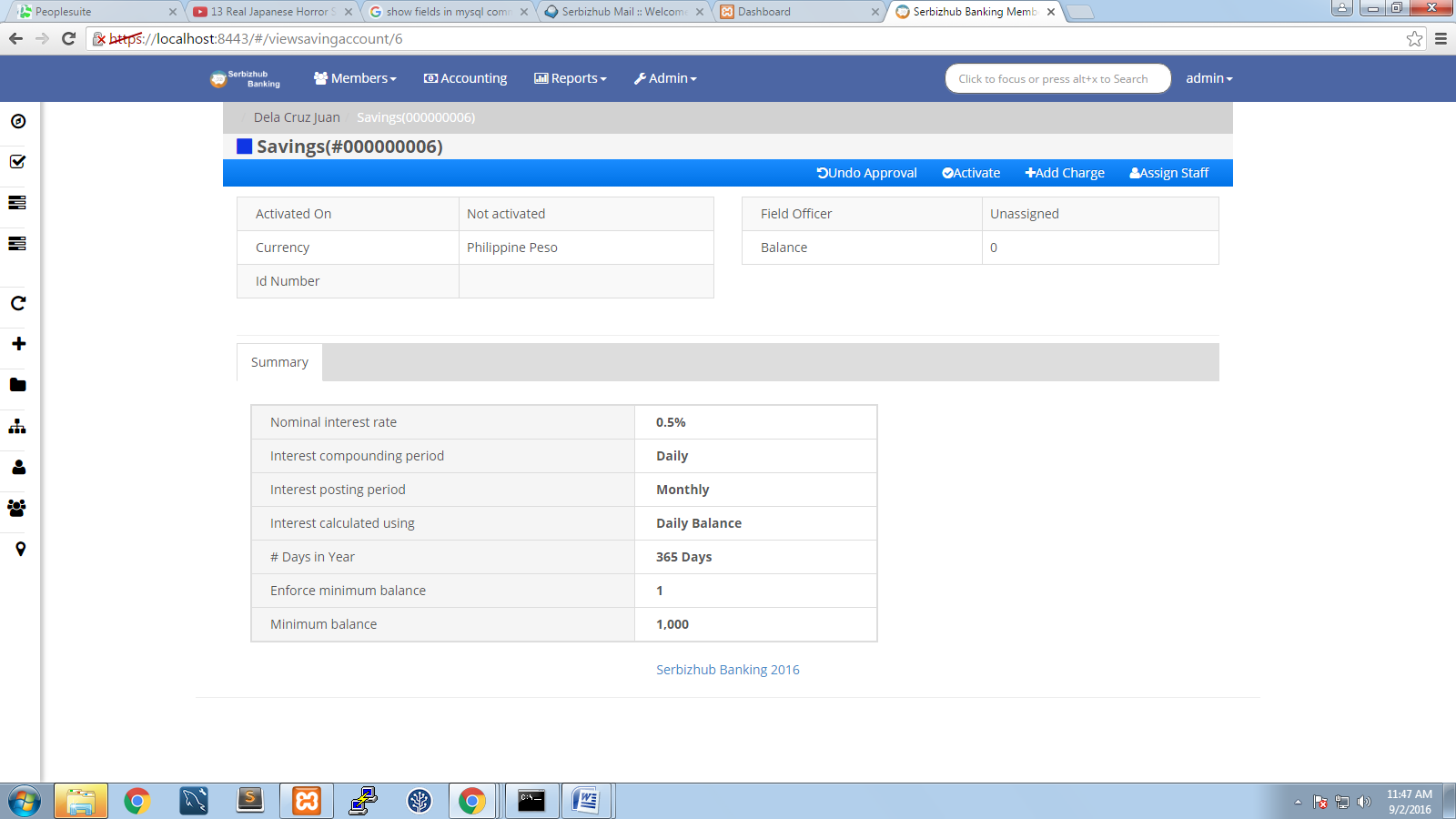


**Figure 85. Approve Saving Account**

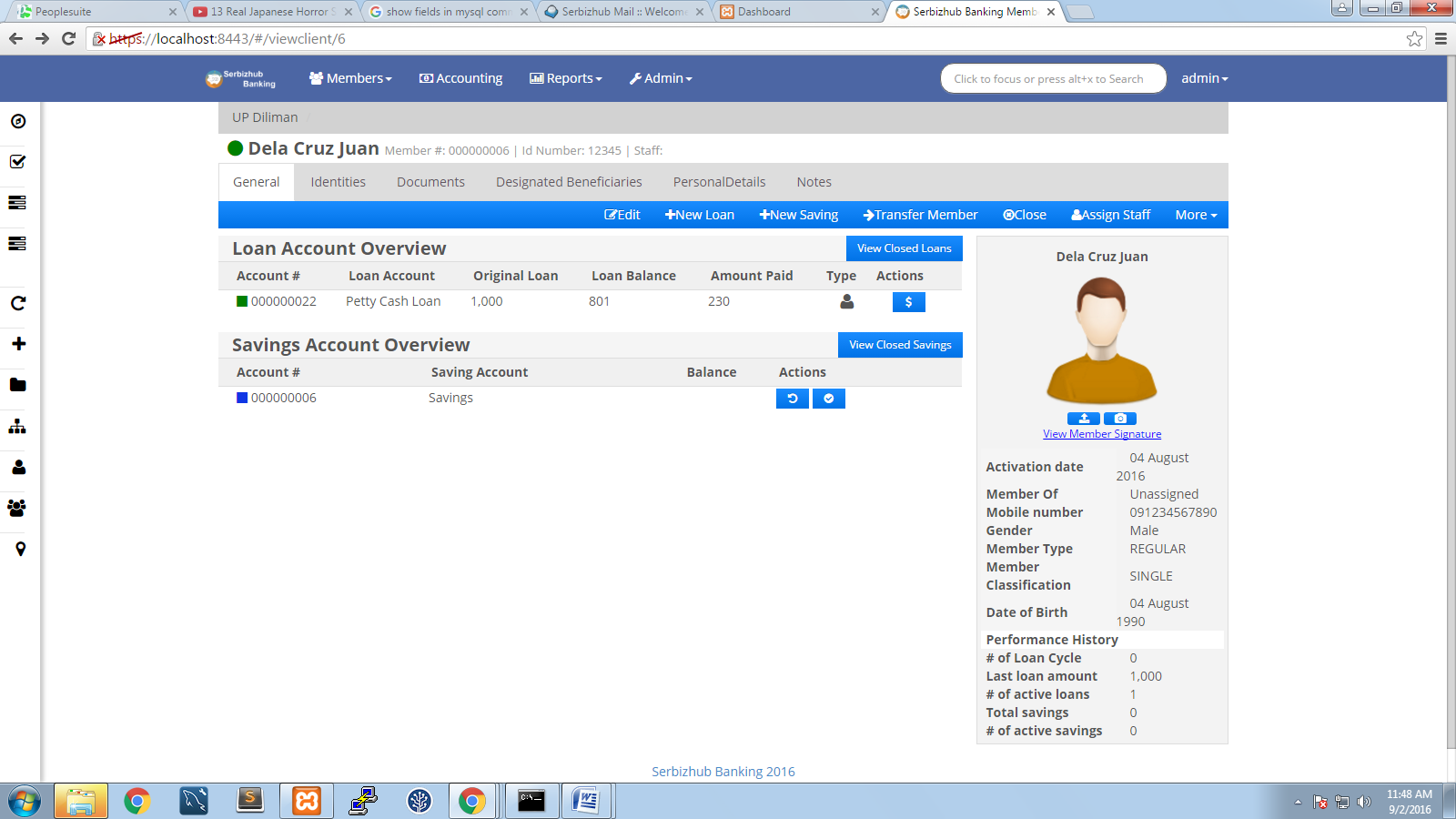
Note: General Manager can undo the approval of a savings account by clicking the “Undo Approval” or by clicking the icon () located in the Members’ dashboard.

## 5.4 Activate Savings

To activate a savings account, go to Member > Member > Name of the Member > Savings Account > Activate or click the check icon () located at the dashboard of the member.



OR



**Figure 86. Activate Saving Account**

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