

# Digital Banking Guide

Loan Payments

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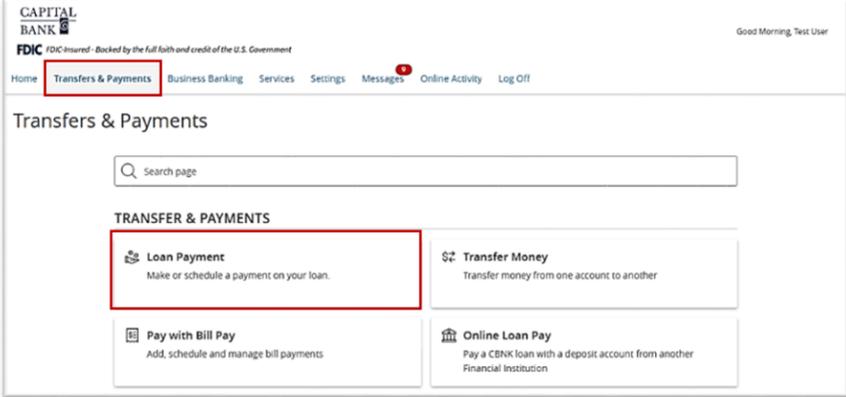
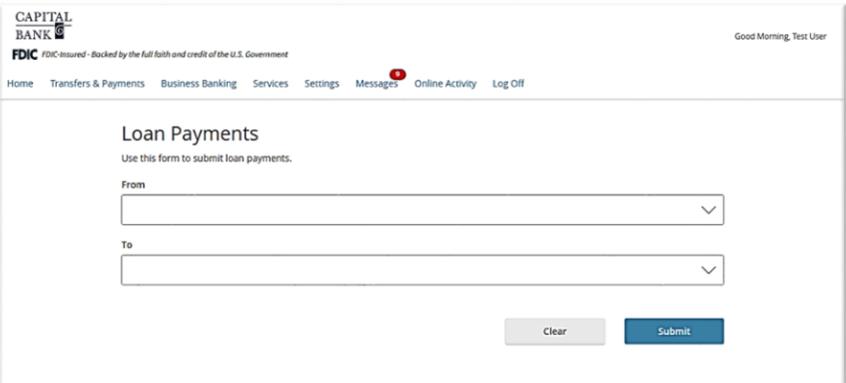
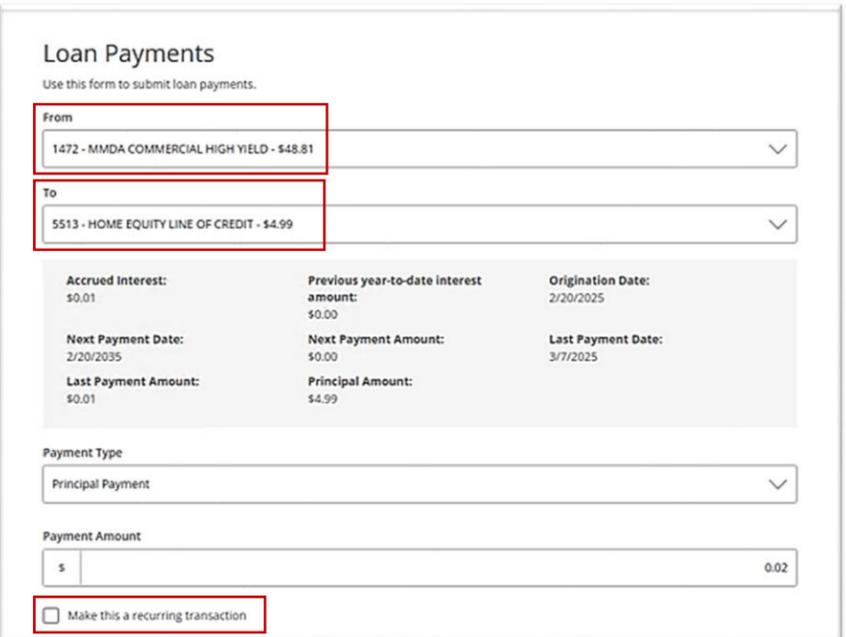
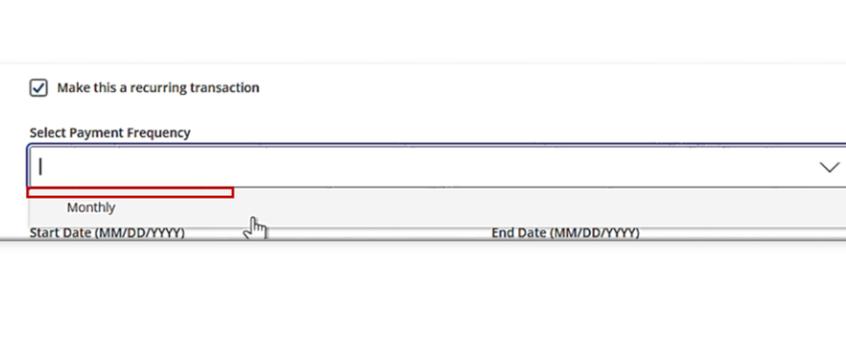
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# User Guide- Loan Payment

## Introduction to Loan Payment

The Loan Payments feature available in Digital Banking offers a secure and easy way to manage your loan payments.

The Loan Payment feature allows three types of payments: Regular Payment, Principal Payments and Other Payments. You can make ad hoc one-time payments or schedule recurring payments.

	<p><b>Overview:</b></p> <p>This user guide will cover the process of creating a loan payment.</p> <p><b>Section 1: One-Time Loan Payment Creation</b></p> <p><b>Navigation:</b></p> <ol style="list-style-type: none"> <li>1. Click on the 'Transfer &amp; Payments' tab available on the Home page and navigate to the 'Loan Payment' tile.</li> </ol>
	<ol style="list-style-type: none"> <li>2. Update data on the 'Loan Payments' page as given below:             <ol style="list-style-type: none"> <li>a. <i>From</i>: Using the dropdown choose the payment origination account from which the funds will be debited.</li> <li>b. <i>To</i>: Using the dropdown select the loan account to which the funds should be credited.</li> </ol> </li> </ol>
	<ol style="list-style-type: none"> <li>3. On choosing the destination 'To' loan account, the system will auto-populate relevant loan details in a non-editable display. The below given data will be displayed:             <ul style="list-style-type: none"> <li>• Accrued Interest</li> <li>• Previous year-to-date interest amount</li> <li>• Origination date (Loan)</li> <li>• Next Payment Date</li> <li>• Next Payment Amount</li> <li>• Last Payment Date</li> <li>• Last Payment Amount</li> <li>• Principal Amount</li> </ul> </li> <li>4. <i>Payment Type</i>: Using the dropdown select the 'Payment Type':             <ul style="list-style-type: none"> <li>• 'Regular Payment': refers to regular loan installment typically covering the principal repayment along with the interest.</li> <li>• 'Principal Payment': refers to repayment of principal amount only.</li> <li>• 'Other Payment': refers to any custom or ad hoc payments you wish to make such as service charges, penalties etc.</li> </ul> </li> </ol>
	<ol style="list-style-type: none"> <li>5. <i>Amount</i>: Enter the payment amount.</li> <li>6. <i>Recurring Transaction</i>: By default, one-time payment will be created, if you wish to schedule a recurring payment, select the 'Make this a recurring transaction' option and select a frequency using the 'Select Payment Frequency' dropdown.</li> </ol>
	<p><i>Please Note: Capital Bank currently supports only monthly recurring payments for loans.</i></p>

Make this a recurring transaction

Date (MM/DD/YYYY)

03/10/2025

Memo (optional)

Clear Submit

Please confirm the details of your transfer:

From: 1472 - MMDA COMMERCIAL HIGH YIELD - \$48.81

To: 5513 - HOME EQUITY LINE OF CREDIT - \$4.99

Payment Type: Principal Payment

Amount: \$0.02

Date: 03/10/2025

Close Confirm

Transaction Processed

Thank you! Your payment has been submitted.

Transaction ID: 13409

From: 1472 - MMDA COMMERCIAL HIGH YIELD - \$48.81

To: 5513 - HOME EQUITY LINE OF CREDIT - \$4.99

Payment Type: Principal Payment

Amount: \$0.02

Date: 03/10/2025

Close Activity Center

Home Transfers & Payments Business Banking Services Settings Messages Log Off

Online Activity

Single Transactions Recurring Transactions Deposited Checks

Search Transactions

Active Filters Transaction ID: 13409

Transaction List	TRANSACTION DETAILS
Processed Funds Transfer \$0.02 3/10/2025	<p>FUNDS TRANSFER \$0.02</p> <p>Tracking ID: 13409 Created Date: 3/10/2025</p> <p>PAYMENT DETAILS</p> <p>Created By: Bhavana Mahajan From Account: MMDA COMMERCIAL HIGH YIELD 1472</p> <p>Authorized: 03/10/2025 7:19 AM To Account: HOME EQUITY LINE OF CREDIT 5513</p> <p>Authorized By: Bhavana Mahajan</p> <p>Process Date: 03/10/2025</p>

Credits: [0] \$0.00 | Debits: [0] \$0.00

1-1 of 1 transactions

PAYMENT DETAILS

Created By: Bhavana Mahajan From Account: MMDA COMMERCIAL HIGH YIELD 1472

Authorized: 03/10/2025 7:19 AM To Account: HOME EQUITY LINE OF CREDIT 5513

Authorized By: Bhavana Mahajan

Process Date: 03/10/2025

TRANSACTION PROCESS

Company Financial Institution

Drafted Bhavana Mahajan - 3/10/2025 7:19 AM

Approval(s) 1. Bhavana Mahajan - 3/10/2025 7:19 AM

Authorized 3/10/2025 7:19 AM

Processed 3/10/2025

- Date:** Using the calendar icon, select the payment processing date. If you are creating a recurring payment, select the 'Start Date' and 'End Date' to set the duration for the recurring payment.
- Memo:** This is an optional field for entering payment reference details.
- Click on 'Submit' to proceed with the payment. If you want to cancel the payment, click on 'Clear' to reset all fields.
- Review the payment details on the 'Please Confirm the Details of your Transfer:' overlay. Click on 'Confirm' to authorize the payment. Click 'Close' to return to the Loan Payment creation screen.
- On payment submission, a 'Transaction Processed' overlay will be displayed. To view the payment, click on 'View in Activity Center' button. The system will redirect you to the 'Transaction Details' screen, where the complete payment details and current processing status will be displayed. Click on 'Close' button to navigate back to the payment creation page.

*Please Note: Some transactions may require additional approval, depending on user entitlements.*