



USER MANUAL

NATIONAL COLLATERAL
REGISTRY OF
NIGERIA

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Revision Sheet

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TABLE OF CONTENTS

TABLE OF GLOSSARY	V
1.0 GENERAL INFORMATION	1
ABOUT COLLATERAL REGISTRY OF NIGERIA	1
TYPE OF USERS IN THE COLLATERAL REGISTRY.....	1
<i>How to Access the Collateral Registry (https://www.ncr.gov.ng).....</i>	<i>1</i>
<i>Postpaid Client Account Access.....</i>	<i>1</i>
<i>How to Make Payment.....</i>	<i>2</i>
2.0 SYSTEM OVERVIEW.....	3
INTRODUCTION.....	3
TECHNICAL FEATURES.....	3
OPERATING SYSTEM	3
WEB BROWSER	3
INTERNET SPEED	3
3.0 GETTING STARTED	4
HOME PAGE.....	4
4.0 USING THE SYSTEM.....	8
HOW TO CREATE A CLIENT ACCOUNT	8
HOW TO AUTHORIZE CLIENT ACCOUNT SETUP REQUEST	11
HOW TO SETUP A POSTPAID ACCOUNT.....	13
HOW TO AUTHORIZE CLIENT POSTPAID ACCOUNT.....	15
HOW TO CREATE UNITS.....	17
CREATING NEW USERS	18
HOW TO ASSIGN ROLES TO A USER.....	21
CLIENT LOGIN.....	22
PASSWORD RESET	23
HOW TO CHANGE YOUR PASSWORD	24
5.0 THE MENU.....	28
THE MAIN MENU AND NAVIGATIONAL TABS	28
<i>The Navigational Tabs.....</i>	<i>28</i>
<i>The Main Menus</i>	<i>29</i>
HOW TO REGISTER A FINANCING STATEMENT	31

<i>Adding Secured Creditor To A Financing Statement</i>	35
<i>Adding Institutional Debtor To A Financing Statement</i>	36
<i>Adding Individual Debtor To A Financing Statement</i>	38
<i>Adding Collateral To A Financing Statement</i>	39
<i>Attaching A File To A Financing Statement Registration</i>	40
<i>How To Save Financing Statement Registration As Draft</i>	42
<i>How To Use A Saved Draft To Register A Financing Statement</i>	42
HOW TO AUTHORIZE A FINANCING STATEMENT	44
HOW TO HANDLE PENDING TASKS.....	46
<i>Option 1 – Using The Dashboard View</i>	46
<i>Option 2 – Using The Task Menu</i>	46
HOW TO EDIT A RESUBMITTED FINANCING STATEMENT	49
6.0 AMENDING A FINANCING STATEMENT	51
HOW TO UPDATE A REGISTRATION.....	51
HOW TO RENEW A REGISTRATION.....	53
HOW TO AUTHORIZE AN UPDATE/RENEWAL ON A FINANCING STATEMENT	55
HOW TO REGISTER TRANSFER ON A FINANCING STATEMENT	56
HOW TO AUTHORIZE A TRANSFER ON A FINANCING STATEMENT	59
HOW TO SUBORDINATE A FINANCING STATEMENT.....	60
HOW TO AUTHORIZE SUBORDINATION OF A FINANCING STATEMENT.....	64
HOW TO CANCEL A FINANCING STATEMENT.....	67
HOW TO AUTHORIZE A CANCELLATION	68
7.0 PAYMENTS	70
HOW TO MAKE AN ONLINE PAYMENT	70
HOW TO QUERY AN ONLINE PAYMENT TRANSACTION	75
POSTPAID TRANSACTION SETTLEMENTS	77
<i>How to Generate A Batch</i>	77
<i>How to View The Details of a Batch</i>	80
<i>How To Download A Batch</i>	82
<i>How to Delete a Batch</i>	83
<i>How to Reconcile a Batch</i>	84
<i>How to View your settlement Payments</i>	86
<i>How To View Client Credit Activities:</i>	88

8.0	PERFORMING A SEARCH	89
	HOW TO SEARCH BY DEBTOR ID NUMBER AS REGISTERED CLIENT	89
	HOW TO SEARCH BY COLLATERAL AS REGISTERED CLIENT	92
	HOW TO PEFORM A SEARCH AS PUBLIC USER	95
	HOW TO VIEW YOUR PREVIOUS SEARCHES	99
9.0	ADMINISTRATION	102
	MANAGING REGISTERED CLIENTS	102
	<i>How To Edit Client Profile</i>	<i>102</i>
	<i>How To Deactivate A Client</i>	<i>103</i>
	<i>How To Activate A Client.....</i>	<i>105</i>
	<i>How To Delete Registered Client.....</i>	<i>106</i>
	<i>Audit Trails</i>	<i>107</i>
	MANAGING USERS	108
	<i>How To Edit User Profiles.....</i>	<i>108</i>
	<i>How To Deactivate A User</i>	<i>109</i>
	<i>How To Activate A User.....</i>	<i>110</i>
	<i>How To Delete A User</i>	<i>111</i>
10.0	CONFIGURATION SETTINGS.....	112
	HOW TO CONFIGURE PAYMENT FEES	112
	HOW TO UPLOAD BANK CODES	113
	HOW TO CONFIGURE WORKFLOW	114
11.0	NOTIFICATIONS	115
	HOW TO RETRIEVE EMAIL NOTICES	115
	HOW TO CREATE GLOBAL MESSAGES.....	116

TABLE OF GLOSSARY

Term	Definition
Administrator	The User assigned the Administrator role and responsible system administration, setting up client accounts, units and managing other users. Each Registered Institution needs to appoint a Client Administrator with this assigned role.
Bank Code	The Central Bank of Nigeria's assigned code to its regulated financial institutions.
Business Registration Number	For registration of Financing Statements for organizations, always be sure to select business registration number prefix before entering the full registration number. Select Business Registration Number Prefix 'BN', 'COOP', 'IT', or 'RC'.
Cancellation Authorizer	The user responsible for authorizing the submission of cancellation on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Cancellation Officer	The user responsible for creating and submitting cancellation on a financing statement in workflow mode.
Client Authorizer	The user responsible for authorizing the submission of a new financing statement or any financing change statement on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Client Code	Client Code is the automatic generated code assigned to the client when the client membership account is created.
Client Officer	The user responsible for creating and submitting a new financing statement or performing any financing change statement on a financing statement in a workflow mode.
Collateral Description	The description of a collateral by which a Searcher may use to search the Registry.
Collateral Serial Number	The Serial Number is the number imprinted by the manufacturer on the body of the <i>Planes, Boats, Motor Vehicles, Plant and Machinery</i> .
Date of Expiry	The effectiveness of a financing statement registration.
Finance Officer	The user responsible for setting up client Postpaid account and managing the client payments in the application.
Financing Change Statement Authorizer	The user responsible for authorizing the submission of financing change statement on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Financing Change Statement Officer	The user responsible for creating and submitting financing change statement on a financing statement in workflow mode.
Financing Statement (FS) Authorizer	The user responsible for authorizing the submission of a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Financing Statement (FS) Officer	The user responsible for creating and submitting a new financing statement for authorization in workflow mode.

Initial Registration Number	Registration Number is the initial registration number on the financing statement.
PIN Code	Payment Identification Number code. The PIN Code is the code issued on your payment receipt.
Postpaid Account	Payment Account held by Registered Clients of the CBN that allows them to be billed for their use of the NCR to register financial statements and perform searches on security interests and settle payments at a later period.
Public Client	Un-Registered Client User. Such Users can only search the registry.
Reconciliation	Reconciliation of a batch is irreversible. A batch is completely reconciled only if all Postpaid representative banks are included in the batch reconciliation process. An incomplete reconciled batch may be reconciled any number of times till it is completely reconciled.
Search Officer	The user responsible for generating search reports and obtaining certified search certificates.
Sector of Operation	Debtor's business operation type. In financing statement registration, sector of operation cannot be more than three (3) selections.
Subordinate Authorizer	The user responsible for authorizing the submission of a subordination on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Subordinate Officer	The user responsible for creating and submitting subordination on a financing statement in workflow mode.
Transaction Reference Number	The system generated payment reference number.
Transfer Authorizer	The user responsible for authorizing the submission of transfer on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Transfer Officer	The user responsible for creating and submitting transfer on a financing statement in workflow mode.
Update Authorizer	The user responsible for authorizing the submission of an update on a financing statement in workflow mode. Authorization is not required for users assigned with the authorizing role for registering financing statements.
Update Officer	The user responsible for creating and submitting an update on a financing statement in workflow mode.

1.0 GENERAL INFORMATION

ABOUT COLLATERAL REGISTRY OF NIGERIA

The National Collateral Registry of Nigeria is an initiative of the Central Bank of Nigeria (with support from IFC) to improve access to finance particularly for Micro, Small and Medium Enterprises (MSMEs). The Collateral Registry, which operationalizes Part III of the Central Bank of Nigeria's Regulations on Registration of Security Interests in Movable Property by Banks and other Financial Institutions (Regulations No, 1, 2015) is a web-based system that allows lenders to determine any prior security interests, as well as to register their security interests over movable assets provided as collateral.

The Collateral Registry facilitates the use of movable / personal assets as collateral that remain in possession or control of the borrowers and thereby improves access to secured finance because:

- Movable assets/personal property often account for most of the capital stock of private firms and comprise an especially large share MSMEs;
- Movable assets are the main type of collateral that MSMEs, especially those in developing countries, can encumber to obtain financing; and
- Given the opportunities in agri-business among others, the Collateral Registry regime allows Nigerian farmers and entrepreneurs to unlock significant sources of capital with assets that would otherwise not be looked at by lenders as potential collateral.

Note: This User Manual provides the information necessary to effectively use the automated Collateral Registry System.

TYPE OF USERS IN THE COLLATERAL REGISTRY

HOW TO ACCESS THE COLLATERAL REGISTRY (<https://www.ncr.gov.ng>)

Any person can access the Collateral Registry System by entering the URL address <https://www.ncr.gov.ng> in a web browser but only registered users are able to enter and save data to the database. Unlike a Registered Client, a **Public Client** needs no registration in the system in order to perform search in the registry. A Registered Client has to be a Legal Financial institution regulated by the CBN.

POSTPAID CLIENT ACCOUNT ACCESS

Postpaid Client Account users are financial institutions regulated by the CBN who hold a clearing account with the Central Bank. Such financial institutions should open a client account with the Collateral Registry by clicking the **Create New Account** Tab on the [Home Page](#) to register and request to be setup on a **Postpaid Account**. This allows the institution through its authorized users to login to the application, register notices of financing statement and request for search certificates without making any advanced payments. The transaction fees are automatically deducted from the

financial institutions credit account with the Central Bank of Nigeria (CBN) and a statement is generated for the client at the end of each month, detailing all completed chargeable transactions.

HOW TO SEARCH AS A PUBLIC USER

Before you search the registry for registrations, you must first know how many searches you will make. Then pay the fees through Interswitch [WebPay](#) and use the payment security code issued to you to search for Registrations and then click the **Search** Tab on the [Home Page](#) to go to the Search page and perform search.

HOW TO MAKE PAYMENT

Fees are charged during initial financing statement registrations, amendments, renewals and search. Registered clients holding [Postpaid accounts](#) with the Central Bank shall pay for transactions through settlement payment.

To pay for a transaction in the collateral registry as [Public client](#), first determine the total amount of fees for the service you want from the Fees option under the [Help](#) menu. Then pay that amount through either Interswitch [WebPay](#). On the [Home Page](#) click the Search Menu tab to redirect you to the main [Search Page](#) where you will find the Payment menu.

For [WebPay](#) click on the [Make an Online Payment](#) and follow the steps to continue. If the payment transaction is successful, the client will be issued with a payment security code which will be used to search for Registrations.

2.0 SYSTEM OVERVIEW

INTRODUCTION

The Collateral Registry is a comprehensive centralized web-based software designed and developed to international standards to store information on the parties to a security interest and the collateral(s) used to secure the loan and making available to the public financing statements relating to those security interests. The Collateral Registry System is therefore an electronic movable collateral registry used to collect financing statements information.

The collateral registry software automatically assigns a sequential registration number, date and time of registration to each registration record. Information retrieved in a search can establish priority among competing security interests according to the time of registration.

The web-based nature of the system offers remote access from the comfort of your location even beyond normal business hours without visiting the registry office. It reduces and frees officials of the registry operations from paper burdens, frustrating manual reviews, searches and storage costs.

TECHNICAL FEATURES

Tools used in developing the system includes: Microsoft Visual Studio 2012, ASP.NET MVC and SQL Server 2012

OPERATING SYSTEM

The application can run on a number of operating systems especially Windows 8 and above/Windows7/Vista/XP, Mac and Linux.

WEB BROWSER

The application requires connection to the Internet using any compatible web browser namely Microsoft Internet Explorer 8.0 or higher, Microsoft Edge, Mozilla Firefox 3.5 or higher, Google Chrome 10.0 or higher and Safari 4.0 or higher. For optimal functionality of the software, your system browser must be configured according to the default settings with Java Script enabled. Optimal functionality of the system cannot be guaranteed when a lower version of recommended browsers are used.

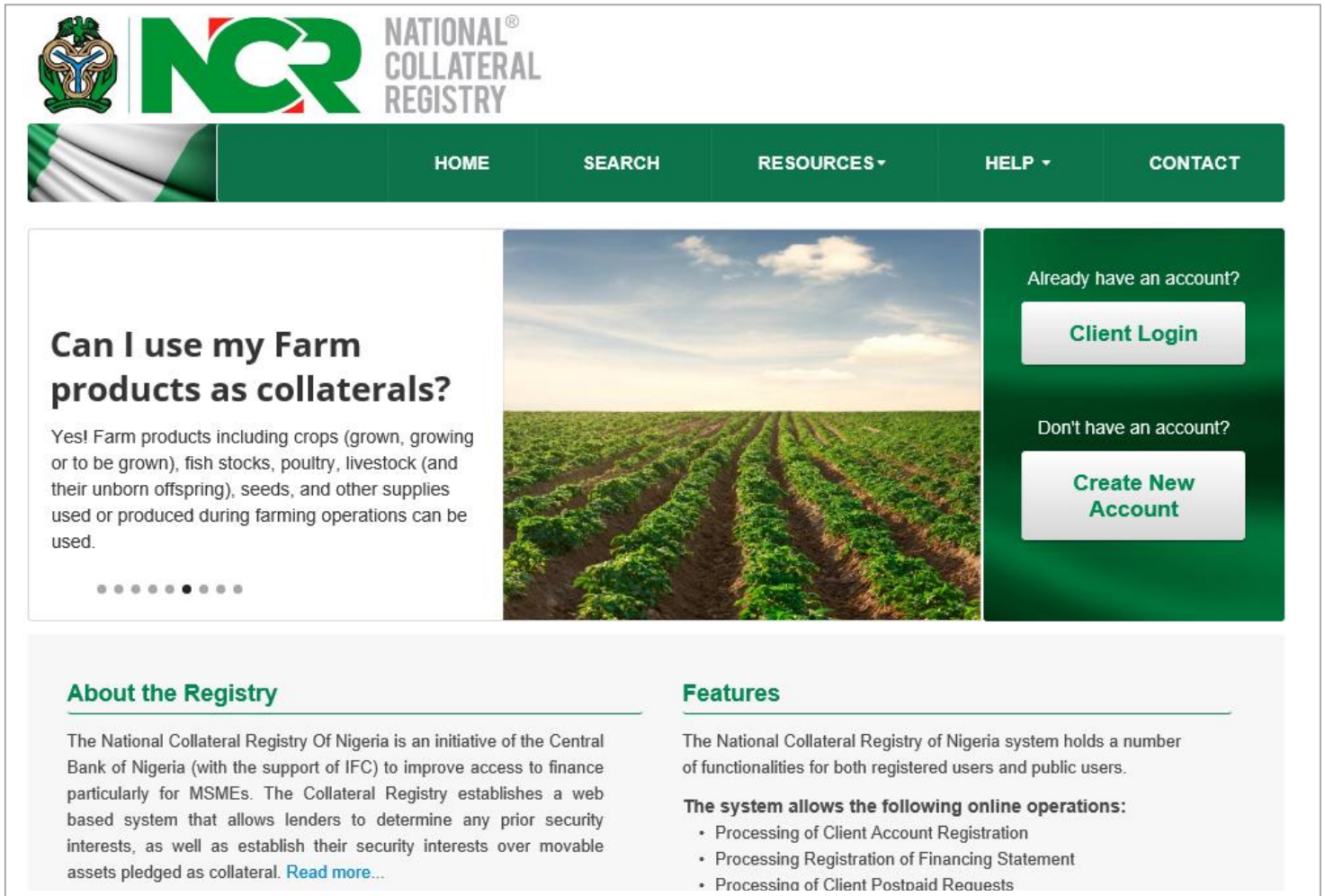
INTERNET SPEED

With a minimum of 128Mbps internet connectivity speed, the application can be accessed by entering the URL address <https://www.ncr.gov.ng> in your web browser. A lower internet speed may affect the performance of the application.

3.0 GETTING STARTED

HOME PAGE

You can access the Collateral Registry System of Nigeria by entering the site address <https://www.ncr.gov.ng/>. This will open the Collateral Registry page shown below.



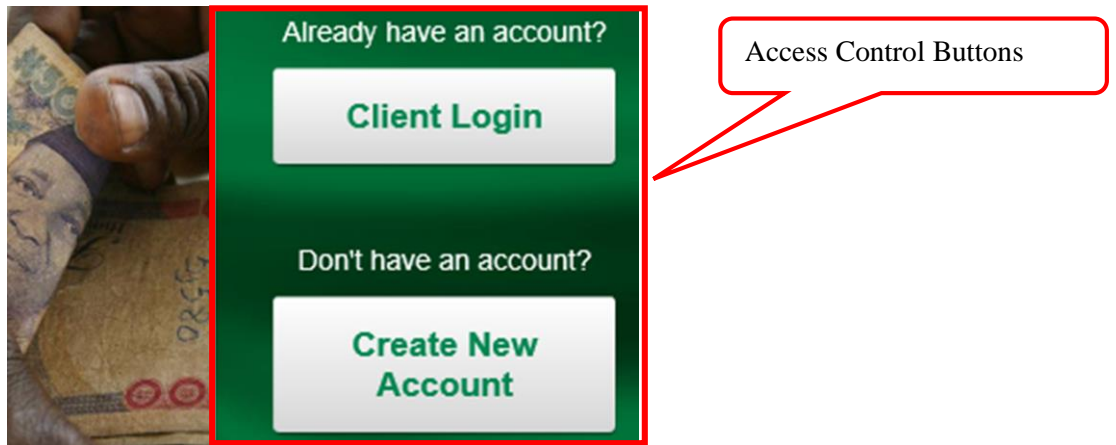
The Home page of the Collateral Registry System shows five (5) main **Menu Tabs** at the top and two (2) **Access Control Buttons** at the right hand corner of the page.

Below are the details of the various sections on the **Home** page:

A. The Access Control buttons are:

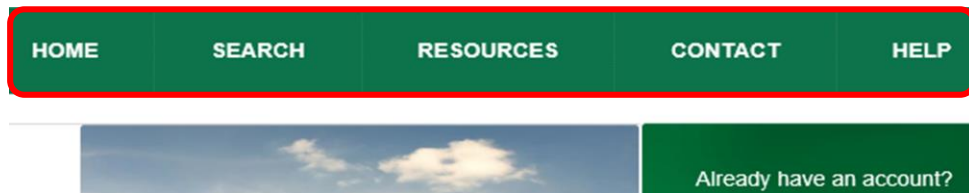
1. **Login:** Click this to Login to the system at the [Login Page](#) if you are a Registered Client of the system.

2. **Create New Account:** Click this to [Create New Account](#) in the system as a first time client.

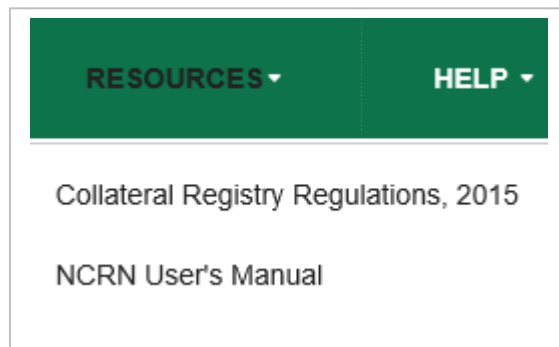


B. The Menu Tabs are:

1. Click on the [Home](#) menu tab from any page on the website to return to the Home page.

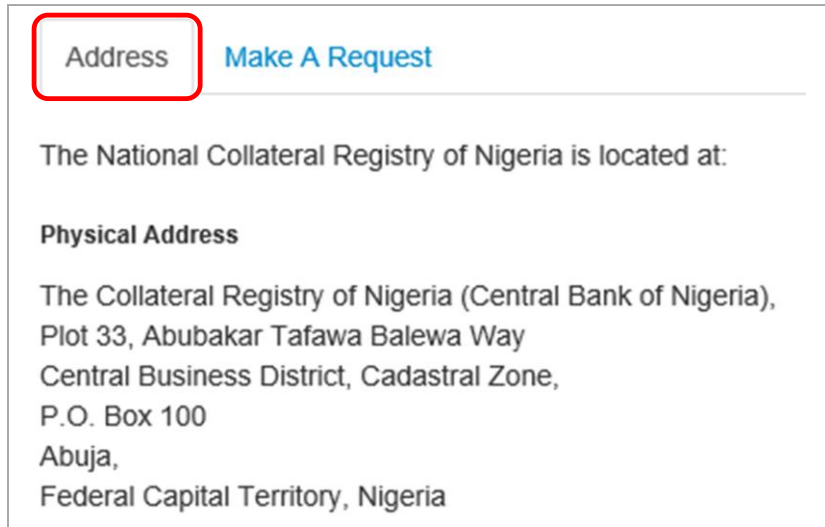


2. Clicking the [Search](#) menu tab opens the search page where you may search for registrations by debtor identification or [business registration number](#) or collateral serial number.
3. Clicking the **Resources** menu tab provides the following drop down options:



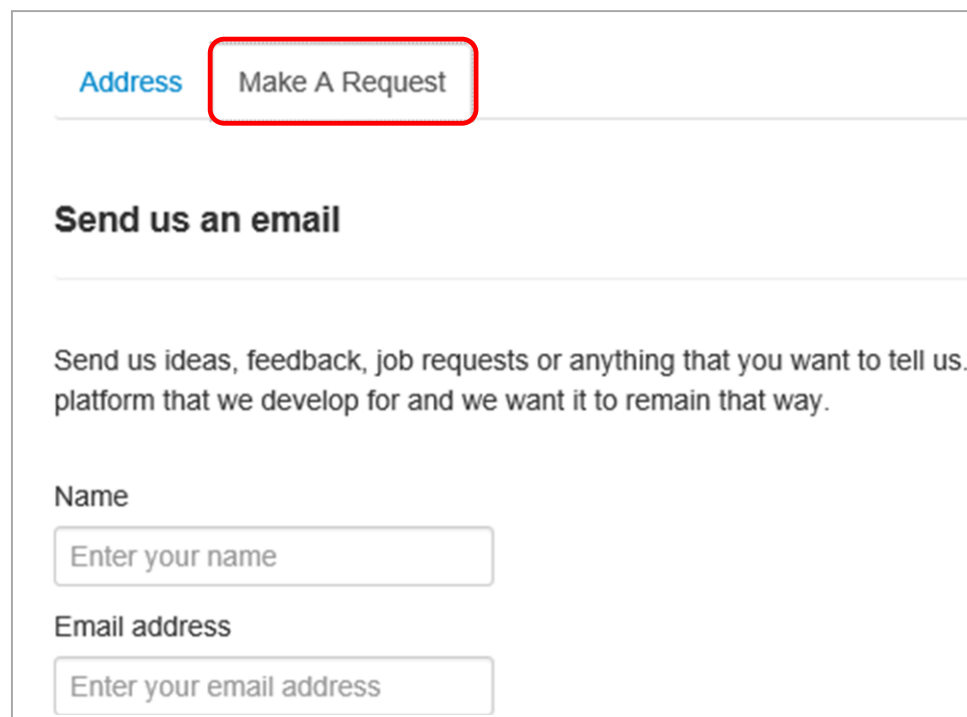
- The Collateral Registry Regulations, 2015.

- Click the **NCRN User Manual** to download a PDF Format of the User Training Manual.
4. Click the **Contact Us** Menu Tab to find the Registry contact information.



The screenshot shows a navigation bar with two tabs: 'Address' and 'Make A Request'. The 'Address' tab is highlighted with a red border. Below the navigation bar, the text reads: 'The National Collateral Registry of Nigeria is located at:'. Underneath, there is a section titled 'Physical Address' followed by the address: 'The Collateral Registry of Nigeria (Central Bank of Nigeria), Plot 33, Abubakar Tafawa Balewa Way, Central Business District, Cadastral Zone, P.O. Box 100, Abuja, Federal Capital Territory, Nigeria'.

- Clicking on the **Make A Request** tab provides a page to contact the Registry by email.



The screenshot shows a navigation bar with two tabs: 'Address' and 'Make A Request'. The 'Make A Request' tab is highlighted with a red border. Below the navigation bar, the text reads: 'Send us an email'. Underneath, there is a section titled 'Send us ideas, feedback, job requests or anything that you want to tell us. platform that we develop for and we want it to remain that way.' Below this text, there are two input fields: 'Name' with the placeholder text 'Enter your name' and 'Email address' with the placeholder text 'Enter your email address'.

5. The **Help** menu tab has the following drop-down lists:

- Click the **About the Registry** to find a brief information on the Collateral Registry.
- Click the **Fee Configuration** to obtain information on transaction fee charges.

FEES	
Fees for Registration in Nigerian Naira (N)	Fees for Registering Renewal in Nigerian Naira (N)
1,000.00	500.00

- Click **Frequently Asked Questions** to find answers to some of your questions on the Collateral Registry.

General Questions

- [What is a loan?](#)
- [Who is a debtor? And is there a difference between a debtor and a borrower?](#)
- [Who is a secured creditor?](#)
- [What is movable property?](#)

- Click on **How to** for quick tips on how to navigate and perform certain transactions in the system.

SETUP CLIENT ACCOUNT


1. From the Home page of the application click on the **“Create New Account”**
2. Enter your **Bank Verification Code** in the box and click on **Submit** to open t
3. Provide details for your Profile and complete the **Security Administrator Pr**
4. After completing the Administrator profile, enter the same image text on the ‘
Registration” button.
5. The **“Account Successfully Submitted”** message appears to confirm the s

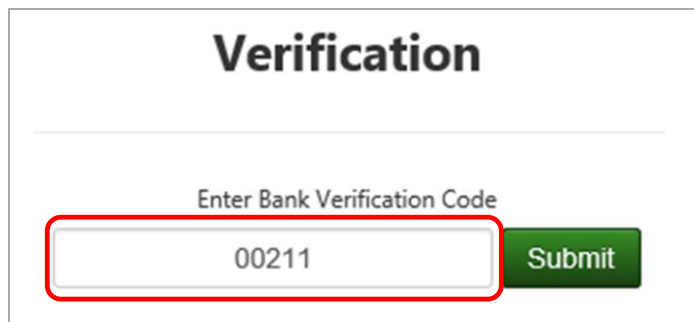
4.0 USING THE SYSTEM

HOW TO CREATE A CLIENT ACCOUNT

Banks and other financial institutions licensed by the Central Bank of Nigeria under the Banks and Other Financial Institutions Act are required to create a client account in the National Collateral Registry System to be able to register a financing statement. A prospective client needs to provide its CBN bank or financial institution code to be authenticated in the system before the account can be created. Creating a Client Account requires approval from the Registrar of the Collateral Registry.

To create an account:

1. Enter <https://www.ncr.gov.ng/> in your browser to take you to the **Home** page.
2. On the **Home** Page, Click on the  button to open the Verification page below.



The screenshot shows a web page titled "Verification". Below the title is a horizontal line. Underneath the line, the text "Enter Bank Verification Code" is displayed. Below this text is a text input field containing the code "00211". The input field is highlighted with a red border. To the right of the input field is a green button labeled "Submit".

3. Enter your **Bank Verification Code** in the box as shown above and then click on the **Submit** button.
4. After authentication and approval of the code, the Secured Creditor Profile page opens.
5. Enter your institution profile in the **Secured Creditor Profile** form taking note of the mandatory fields.

Secured Creditor Profile

Secured Creditor Name *	<input type="text" value="Access Bank Plc"/>	State *	<input type="text" value="FCT"/>
Incorporation Number *	<input type="text" value="1234568999"/>	Local Government Area *	<input type="text" value="Municipal Area Council"/>
Secured Creditor Type *	<input type="text" value="Deposit Money Banks"/>	City / Town *	<input type="text" value="Abuja"/>
Telephone *	<input type="text" value="(234) 0 854 90643"/>	Address 1 *	<input type="text" value="No. 45 Airport Road, Abuja"/>
Country *	<input type="text" value="Nigeria"/>	Address 2	<input type="text"/>

- Next, move to the **Administrator Account Profile** Section.
- Fill the **Administrator Account Profile** form as shown below.

Administrator Account Profile

Title	<input type="text" value="Alhaji"/>	Email *	<input type="text" value="festus@test.com"/>
First name *	<input type="text" value="Festus"/>	Login Id *	<input type="text" value="Femi"/>
Middle name	<input type="text" value="Femi"/>	Password *	<input type="text" value="....."/>
Surname *	<input type="text" value="Olushiegu"/>	Confirm Password *	<input type="text" value="....."/>
Gender *	<input checked="" type="radio"/> Male <input type="radio"/> Female		

- Complete the Administrator Profile and then move to the **Security Check** section.
- Click on the **Refresh** link for a new text image if the current text image is not clearly visible.

Security Check

Please type the characters you see in the picture below



×


Letters are not case sensitive

10. Type the same *security check image* on the **Security Check** page in the box as shown above and then click **Submit** to complete.
11. Clicking on the **Submit** button displays the **Review Secured Creditor Registration Information** page.

Review Secured Creditor Registration Information
— Please make sure provided information is correct before you submit

Secured Creditor Profile

• Secured Creditor Name Access Bank Plc	• State FCT
• Incorporation Number 1234568999	• Local Government Area Municipal Area Council
• Secured Creditor Type Deposit Money Banks	• City / Town Abuja
• Telephone (234) 0 854 90643	• Address 1 No. 45 Airport Road, Abuja
• Country Nigeria	• Address 2

12. Verify to confirm the information on the page is accurate.
13. Then, click on the  button to submit your client account registration request for approval or click on the  button to cancel the request and return to the previous page.
14. After successful submission the confirmation message shown below appears.

Account successfully submitted

Your client account has been submitted to the National Collateral Registry of Nigeria for authorization. Your client code is **MCC16-00000033-88**

15. When your account request is approved by the Registry, the link to activate the account will be sent to the email address you provided under the Administrator Account Profile form.
16. To access your client account click on the link.

HOW TO AUTHORIZE CLIENT ACCOUNT SETUP REQUEST

To Review and Authorize Client Account Setup Request:

1. Login to the application with your **Login id** and **Password**.
2. On the Dashboard, task for handling the authorization on client account setup request will be listed as *“Authorization of Client Account – Waiting for Authorization”* under **Latest Pending Tasks**.

Latest Pending Tasks		
10/02/2016 15:48:36	Authorization of Client Account - ABC Microfinance Bank Limited	Waiting for authorization
10/02/2016 15:36:51	Authorization of Client Account - First Bank Of Nigeria Plc	Waiting for authorization

3. Click on the link *“Authorization of Client Account”* to open the **Task Handle** page.

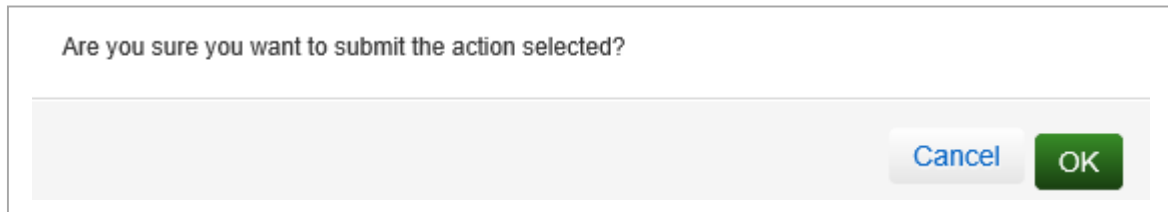
4. The Task Handle page displays the Client profile information with the authorization section below it.

Submitted Client Account	
Client Code	MCC16-00000033-88
Company Name	Access Bank Plc
Incorporation Number	1234568999
Nationality	Nigerian
Secured Creditor Type	Deposit Money Banks
Telephone	(234) 0 854 90643

5. Move to the **Authorization** section.

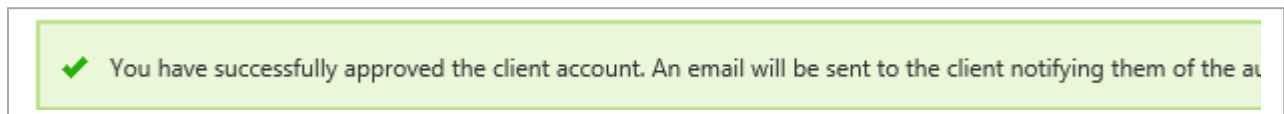
Authorization of Client Account - Access Bank Plc	
Status	Waiting for authorization
Details	You are receiving this task because the user <i>Public User subn</i>
Comment by User	
Select Action *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny
Add Comment	<input type="text" value="approved"/>

6. At the **Outcome** section, choose your option. *This is mandatory and cannot be left blank.*
7. Select “**Authorize**” to accept or “**Deny**” to reject the request.
8. Put your comments in the “**Add Comment**” box.
9. Then click the “**Submit**” button  to approve the client account.
10. Clicking the submit button display confirmation dialog message requesting you to confirm the action.



Are you sure you want to submit the action selected?

11. Click on **OK** to confirm action or **Cancel** to return to the previous page.
12. If the submission is successful a message dialog window similar to that shown below is displayed to complete.



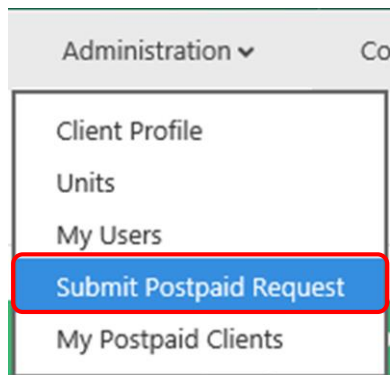
✓ You have successfully approved the client account. An email will be sent to the client notifying them of the approval.

HOW TO SETUP A POSTPAID ACCOUNT

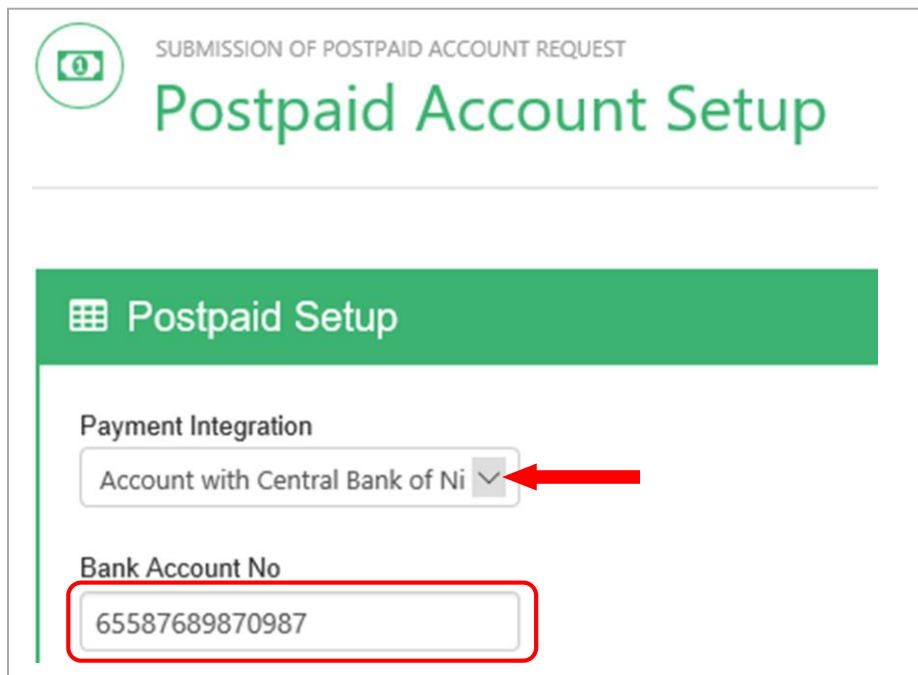
Clients with account with the CBN needs to setup a [Postpaid account](#) in order to settle the payment for financing statement registrations and searches. By setting up a Postpaid account, fees charged on financing statement registrations and searches will be debited to their Postpaid accounts and payment be settlement through account payment reconciliations.

To setup a Postpaid account:

1. Login to the application with your **Login id** and **Password**.
2. Click on the Payment menu tab. Select “**Submit Postpaid Request**” from the drop down list.

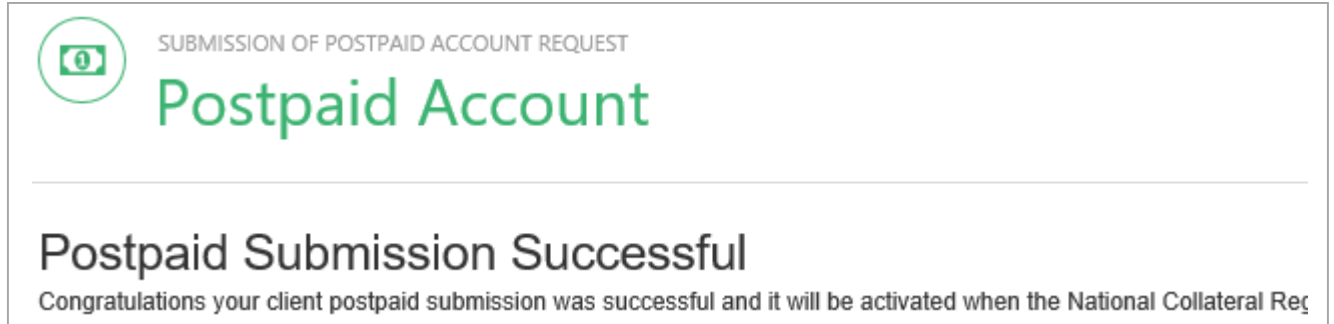


3. The **Prepaid Postpaid Account Setup** page opens.



4. Select the payment integration type by clicking on the dropdown arrow indicated by the arrow. Selecting “**Account with Central Bank of Nigeria**” implies that your institution has a direct account with the CBN. Selecting “**Account with a Representative Bank**” implies that your institution has a clearing account with another CBN approved bank.
5. Select the option **Account with Central Bank of Nigeria** and enter the bank account number in the *Bank Account No.* box as shown above.
6. If the option **Account with a Representative Bank**, indicate the representative bank by select it from the dropdown and enter the bank account number in the *Bank Account No.* box.

7. Then click on the **Submit** button to conclude.
8. After successful completion, the Postpaid submission successful page is displayed.



HOW TO AUTHORIZE CLIENT POSTPAID ACCOUNT

This system module is only accessible to the Registry Users.

To Authorize Client Postpaid Account Setup Request:

1. Login to the application with your **Login Id** and **Password**.
2. On the dashboard, task for the Postpaid account authorization request *“Authorization of Postpaid Account – Waiting for Acceptance”* shall be listed under **Latest Pending**.

Latest Pending Tasks		
11/02/2016 15:14:00	Authorization of postpaid account - First Bank Of Nigeria Plc	Waiting for authorization

3. Click on the link *“Authorization of Postpaid Account”* as shown above to open the **Task Handle** page.
4. On the Task Handle page, the client profile and bank account details will be displayed.

Bank Account No - 65587689870987 -			
Client Code	MCC16-00000003-81	Country	Nigeria
Company Name	First Bank Of Nigeria Plc	State	FCT
Incorporation Number	T7984784	LGA	Municipal Area Council
Nationality	Nigerian	City / Town	Abuja
Secured Creditor Type	Deposit Money Banks	Address 1	No. 45 Airport Road, Abuja
Telephone	(234) 8 095 07587	Address 2	


5. Move to the **Authorization** section.

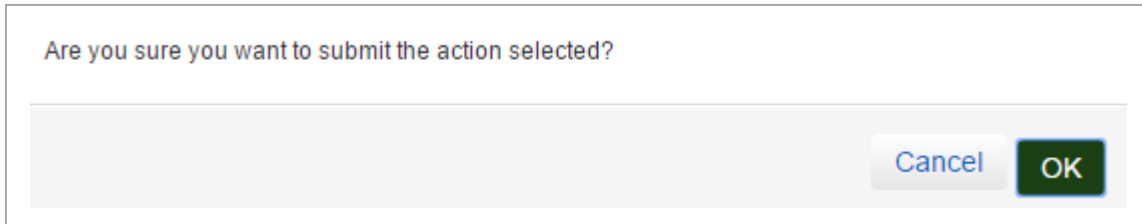
☰ Authorization of postpaid account - First Bank Of Nigeria Plc

Status	Waiting for authorization
Details	You are receiving this task because the user <i>Adama Adama</i> submitted this i
Comment by User	
Select Action *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny
Add Comment	<div style="border: 1px solid #add8e6; padding: 5px; min-height: 40px;"> Approved </div>

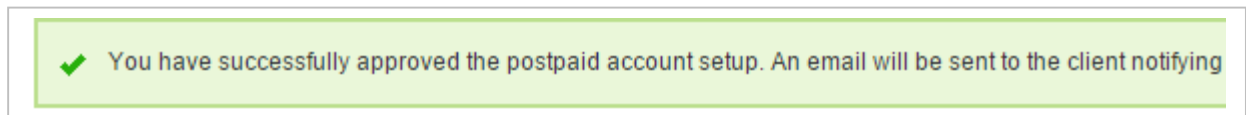
6. At the **Outcome** section, choose your option. *This is mandatory and cannot be left blank.*

7. Select “**Authorize**” to accept or “**Deny**” to reject the request.

8. You may provide comment in the “**Add Comment**” box.
9. Then Click the “**Submit**” button  to confirm action.
10. A confirmation dialog message is displayed requesting you confirm action.



11. Click **OK** to confirm.
12. If the submission is successful approval message similar to that shown below is displayed.

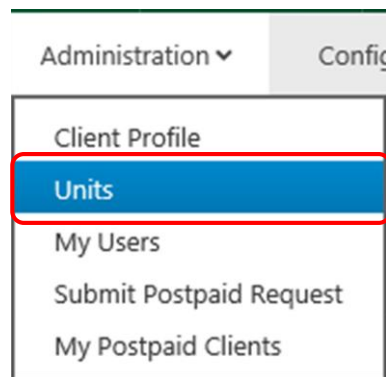


HOW TO CREATE UNITS

Units may be created under a client account to monitor the operations of each unit under the institution.

To create a new unit:

1. Login to the application with your **Login Id** and **Password**.
2. Click on **Administration** and Select **Units** from the drop down list.

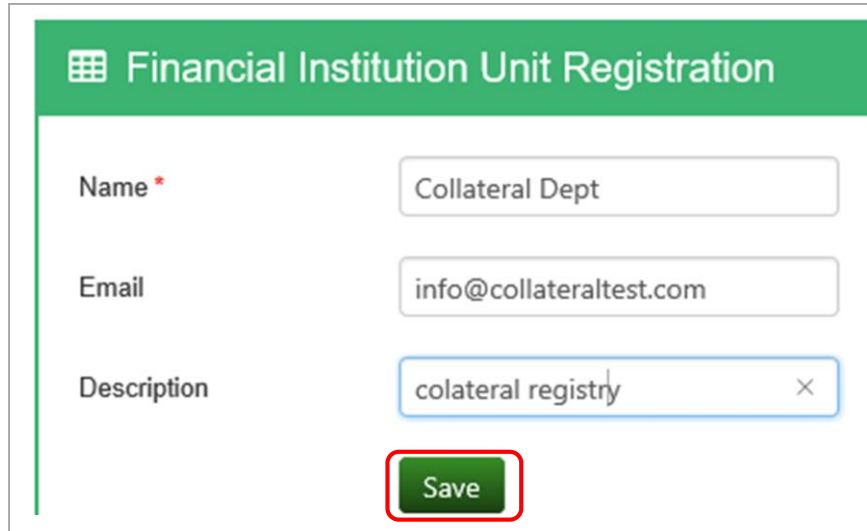


3. The **Financial Institution Unit** page opens.

4. Click on the **Create New Financial Institution Unit** button.

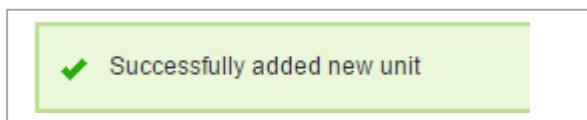
CREATE NEW FINANCIAL INSTITUTION UNIT

5. The **Financial Institution Unit Registration** page opens.



The screenshot shows a web form titled "Financial Institution Unit Registration". The form has a green header bar with a grid icon and the title. Below the header, there are three input fields: "Name *" with the value "Collateral Dept", "Email" with the value "info@collateraltest.com", and "Description" with the value "colateral registry". A green "Save" button is located at the bottom of the form, highlighted with a red border.

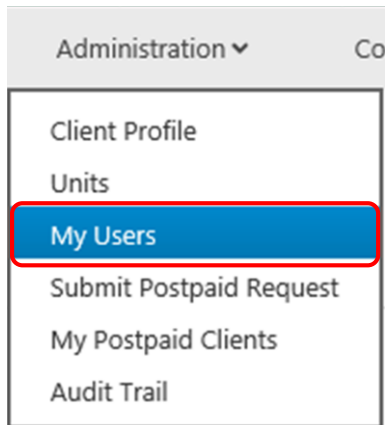
6. Provide the *Name*, *Email* and a brief *Description* on the Unit. Then Click on the **Save** button to create a New Unit.
7. You may also click on the **Back to List** button to return to the previous page.
8. A confirmation message similar to that shown below appears to indicate the success of the creation of the new unit.




HOW TO CREATE NEW USERS

To create a New User:

1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.



3. This takes you to the **Users** page.
4. Click on the **Create New User** button  to open the **User** page.
5. Select the User Title from the *Title* dropdown list.
6. Enter the *First Name*, *Middle Name Surname*, *Gender*, *Email*, *Institution Unit*, *Login id* and *Password* taking note of the mandatory fields.

User

Title

First Name *

Middle Name

Surname *

Gender * Male Female

Email *

Institution Unit

Login Id *

Password *

Confirm Password

7. Move to the User Notification section and select an option. Indicate whether to notify User with the password information or not by selecting the preferred option.
8. Select the option **Notify User with password** to send password notice to user.

User Notification

Notify User with password

Notify User without password

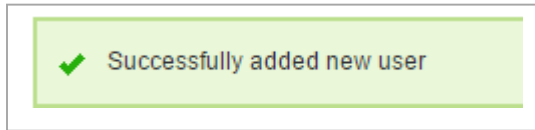
Do not notify user

9. Click on the Save button to create new user.

10. To Cancel or Return to previous page, Click on **Back to List** button

Back to List

11. Clicking the Save button creates a new user and displays a confirmation message.



12. Below the confirmation message is displayed the new user profile information.

HOW TO ASSIGN ROLES TO A USER

Roles are assigned to enable a client user perform functions within the application.

To Assign Roles To Users:

1. Login to the application as the [Administrator](#).
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.
3. On the **Users** page, move to the **List of Users** Section.
4. Click on the **Edit** button of the preferred User.


List Of Users						
Actions			Username	FullName	Roles	
			<input type="text"/> x	<input type="text"/> x	<input type="text"/> x	
Edit	Delete	Deactivate	Ben	Ben Boakye	Administrator (Owner),...	
Edit	Delete	Deactivate	Dave	David Kumi	Administrator (Owner),...	

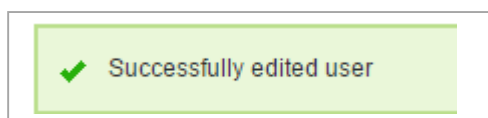
5. This opens the **Edit User** page. Click on the **Modify roles** button

Modify roles

6. Click in the box of the role to assign role to user as shown in below.

Selected	Name	Description
<input type="checkbox"/>	Administrator	Client Administrator
<input checked="" type="checkbox"/>	Financing Statement Registration Authorizer	Can authorise the submission of a fil
<input checked="" type="checkbox"/>	Financing Statement Registration Officer	Can create or submit (in workflow m

- Click on the **Save Roles** button  when completed to Save role(s).
- You may also Click on the **Back to List** button to return to previous page.
- After Saving Roles a confirmation message similar to that shown below appears to indicate the success of the User edit.





- Below the page is displayed a list of all User assigned roles.

CLIENT LOGIN

Once your user account is created in the registry, your administrator may notify you of your **Login id** and **password** credentials which you will use to login to the system.

To Login to the Registry:

- Click on the **Client Login** button  on the **Home** page.
- The Login page loads as shown below.
- Enter your Login id in the **Login id** box.
- Then, enter your password in the **Password** box.
- When completed, click the **Login** button  or simply press on the *Enter* key of your keyboard to login to the registry.

Log in

Login Id

Femi 3

Password

..... 4

LOGIN ← Forgot Password?

CREATE NEW ACCOUNT

PASSWORD RESET

The login page provides you with the facility to reset your password.

To Reset Your Password:

1. Click on the **LOGIN** button on the **Home** page.
2. At the **Login** page, click on the link **Forgot Password?**
3. The **Password Reset** page loads with a request for your email address.


[Forgot Password?](#)

Password Reset

Please enter your email address below

Email

femi@test.com

4. Enter your email address in the email box as shown above.
5. Then, on the **Security Check** section, enter the same text on the security image in the box.
NOTE: Text is not case sensitive.
6. When completed, click on the **Submit** button  to send request for password reset.
7. After submitting password reset request the **Password Reset Confirmation** page shown below opens confirming that the link to reset password has been sent to the email address you provided.

A link has been sent to the email you provided. Click on the link in your email to reset your password.

8. Visit the inbox of the email address you provided during password reset.
9. Open the system generated email received from the *Registry* as shown below.

Dear Sir/Madam

Your password request has been accepted. Click on the link below and follow the instructions to enter your new password. If you have trouble using the link below then try copying and pasting the URL below into your web browser's address bar:

Reset Password: [MailFilterGateway warning: numerical links are often malicious:
http://217.172.141.237/NCR/Membership/User/ChangePassword?Code=48f061674a3ce846](http://217.172.141.237/NCR/Membership/User/ChangePassword?Code=48f061674a3ce846)

Thank you.

Regards,
National Collateral Registry of Nigeria


10. Click on the **Reset Password** link to take you to the **Change Password** page to reset your password.

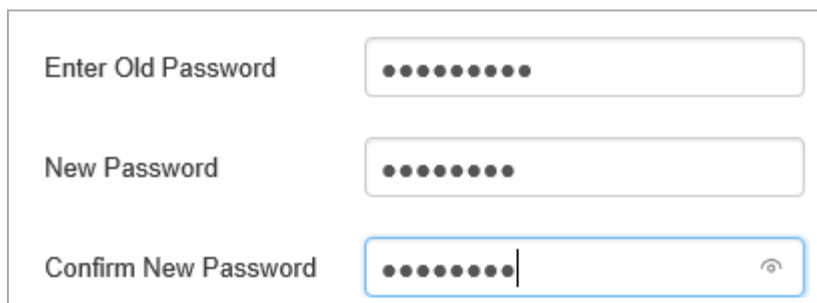
HOW TO CHANGE YOUR PASSWORD

A login User may change his / her password at any time. However, you are required to change your password the first time you login to the Collateral Registry after the **administrator** creates your user account or when you click on the link to reset your password.

To Change Password:

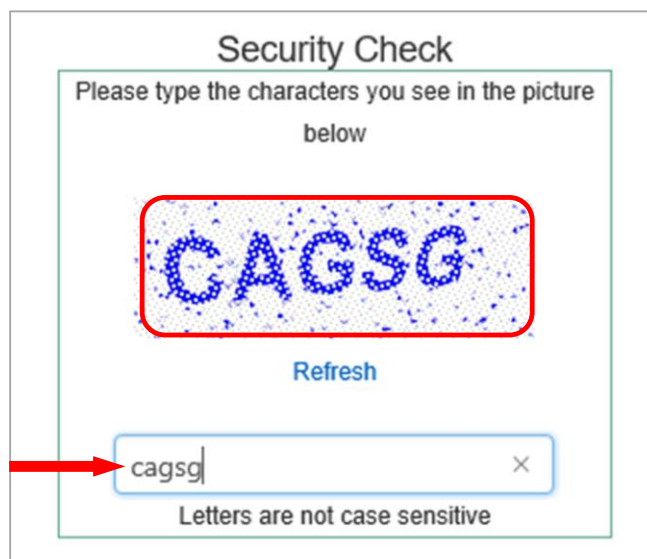
a. Option 1 - For Existing Users

1. Login to the application with your **Login id** and **Password**.
2. Click on the **My Profile (User)** tab located on the Navigational bar.
3. This opens the **User** page.
4. Click on the **Change Password** button. 
5. This opens the **Change Password** page.

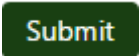


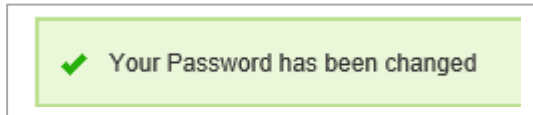
The image shows a form with three input fields. The first field is labeled 'Enter Old Password' and contains ten black dots. The second field is labeled 'New Password' and contains ten black dots. The third field is labeled 'Confirm New Password' and contains ten black dots, a vertical cursor line, and a small eye icon on the right side.

6. Enter your old password in the *Old Password* box.
7. Move to the *New Password* box and enter your new password.
8. Confirm your new password in the *Confirm New Password* box.
9. Move to the **Security Check** section.



The image shows a 'Security Check' section. It has a title 'Security Check' and a prompt 'Please type the characters you see in the picture below'. Below the prompt is a rectangular image with a red border containing the characters 'CAGSG' in a blue, dotted font. Below the image is a blue 'Refresh' button. At the bottom, there is a text input field containing 'cagsg' with a red arrow pointing to it from the left. To the right of the input field is a small 'x' icon. Below the input field, it says 'Letters are not case sensitive'.

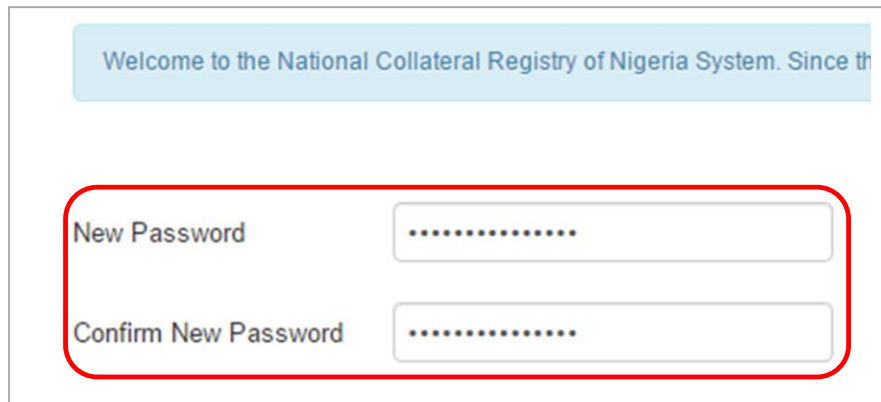
10. Enter the text in the **security image** into the box.
11. Next Click on the  button when done.
12. After clicking **Submit**, wait for the confirmation message dialog shown below to confirm the success of password reset.



b. Option 2 - For New Users

The application will take you to the **Change Password** page when you click on the reset password link or login the first time.

1. On the Change Password page, enter a new password in the **New Password** box.
2. Enter the same password in the **Confirm New Password** box as shown below.

A screenshot of a web form for changing a password. At the top, there is a light blue banner with the text "Welcome to the National Collateral Registry of Nigeria System. Since th". Below the banner, there are two input fields. The first field is labeled "New Password" and the second is labeled "Confirm New Password". Both fields contain a series of dots, indicating that the text is hidden. A red rounded rectangle highlights both input fields.

3. Move to the **Security Check** section.
4. Enter the text in the **security image** into the box.

Security Check

Please type the characters you see in the picture
below



[Refresh](#)

×

Letters are not case sensitive

NOTE: Text is not case sensitive.

5. Click on the **Submit** button when done.
6. After clicking **Submit**, wait for the confirmation message dialog shown below to confirm the success of password reset.

Your Password has been reset successfully.

You can now [Log in](#) into the system, using your login credentials.

7. You may now [Login](#) to the application with your new password.

5.0 THE MENU

THE MAIN MENU AND NAVIGATIONAL TABS

When you successfully login into the system, you are welcomed with the dashboard. You will also find five (5) **Navigational Tabs** and eight (8) **Menu Tabs** which appears consistently throughout the application pages. Depending on your assigned role as a User, certain menus and submenus may not be accessible to you. The Menu tabs appear below the Navigational tabs.

THE NAVIGATIONAL TABS



The Navigational Tabs consist of:

1. The **Home** tab: Clicking the **Home** tab from any page in the main application takes the user to the Home Page.
2. The **Dashboard** tab: When you log into the application the first menu that welcomes you is the **Dashboard**. On the dashboard the User is presented with notices and analytic information on pending tasks, emails, financing statements registrations and searches generated; so that he/she is able to handle pending issues and tasks promptly when notifications are received. The user is also notified with recent login activities and alerts.

The screenshot shows the 'Dashboard' page. It features a green header with a laptop icon and the word 'Dashboard'. Below the header, there are three main sections:

- Latest Global Messages:** A pink box with the text 'You have no messages'.
- Latest Pending Tasks:** A table with one row of task information and a 'More...' link.
- Latest Email Messages:** A table with three rows of email messages.

On the right side, there is a 'Number of Searches Per Month' section with a line graph. The graph shows zero searches for all months from March to July 2016. A legend below the graph indicates 'Average Searches' and 'M'.

Latest Pending Tasks		
02/02/2016 14:46:18	Authorization of Client Account - Safegate Microfinance Bank Limited	Waiting for authorization
More...		

Latest Email Messages		
02/Feb/2016	Authorization of Client Account - Safegate Microfinance Bank Limited	
02/Feb/2016	Authorization of Client Account - Access Bank Plc	
27/Jan/2016	Authorization of postpaid account - World Bank Limited	

Number of Searches Per Month				
Graph Type	▼			
20				
15				
10				
5				
0				
Mar 15	Apr 15	May 15	Jun 15	Jul 15
Average Searches				M

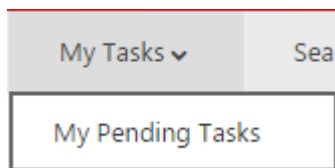
3. The **My Profile (Username)** tab: Clicking the **My Profile (Username)** tab from the main application opens the User profile where you may [Edit your Profile](#) or [Change your Password](#) from there.
4. The **Audit Trail** tab: Depending on the accessibility privileges assigned to that client user, clicking the [Audit Trail](#) tab opens the user's audit trail page.
5. The **Log Out** tab: Clicking the **Log Out** tab logs the user out of the system.
6. The **Help** tab: Clicking the **Help** tab opens the Help engine of the **User Manual**.

THE MAIN MENUS

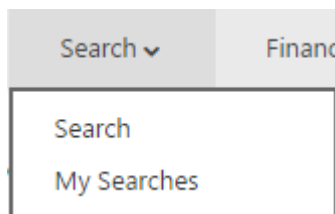


The Main Menu consists of:

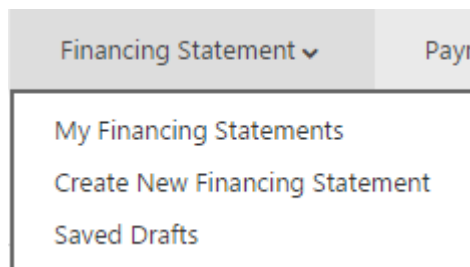
1. The **My Tasks** menu with one (1) sub-menu for handling pending tasks.



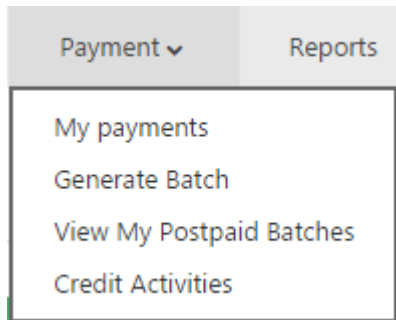
2. The **Search** menu comes with two (2) sub-menus for handling Search.



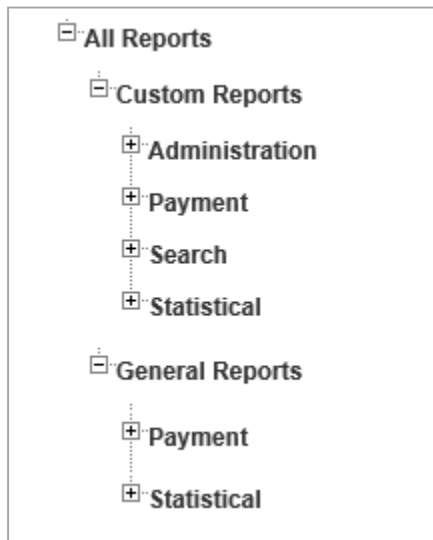
3. The **Financing Statement** menu has three (3) sub-menus for handling financing statement registrations.



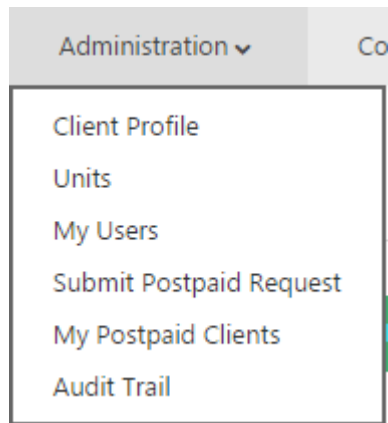
- The **Payments** menu tab depending on the client type makes available to the Client User four (4) sub-menus for handling payments.



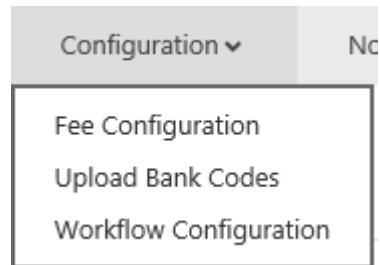
- Clicking the **Reports** menu tab opens the **Reports Index** page where you may generate your standard and adhoc management or financial reports.



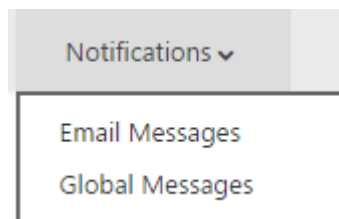
- The **Administration** menu tab contains six (6) sub-menus for handling administrative related functions. Depending on the client type and user role in the system, some of the listed submenus may not be accessible to you.



7. The **Configuration** menu tab has three (3) sub-menus related to configurations. Depending on the client type certain sub-menus will not be accessible to you.



8. The **Notification** menu has two (2) sub-menus for handling system generated messages.



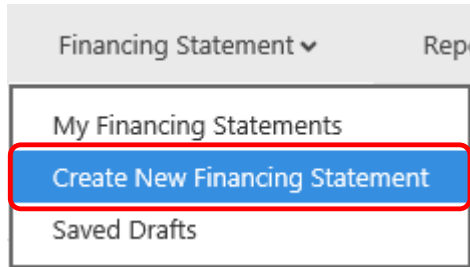
HOW TO REGISTER A FINANCING STATEMENT

To register a financing statement, you must have an account with **Login Id** and **Password** to the registry and be assigned a [Financing Statement \(FS\) Officer](#) or [Client Officer](#) role. Registering a Financing Statement attracts charge and so you need to ensure that there is adequate amount of credit on your wallet or have signed up for a [Postpaid account](#) before you perform the transaction.

To Register Financing Statement:

1. Login into the application with your **Login id** and **Password**.

2. On the Dashboard page, Click on the **Financing Statement** menu tab as shown below.



3. Select **Create New Financing Statement** from the drop down list.
4. The Financing Statement Registration page opens.

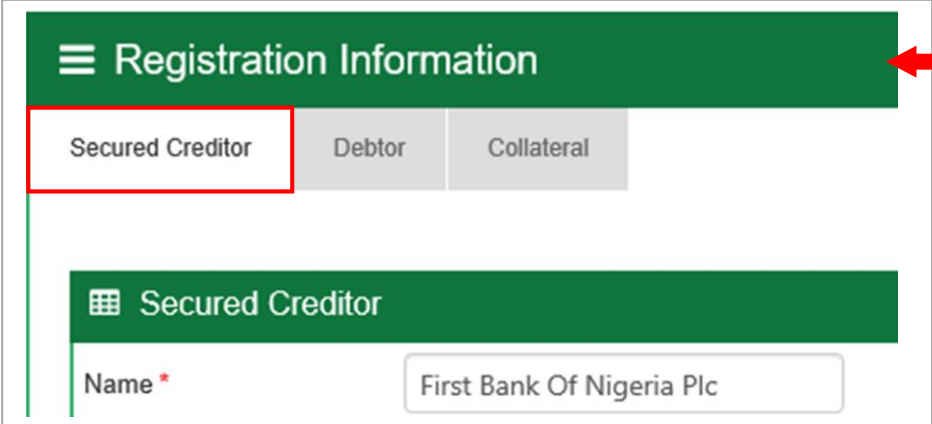
Adding loan information details to a financing statement...

5. Fill the mandatory boxes as required on the **Loan Information** form shown below.
6. Select the loan type from the **Loan Type** drop down list.

A screenshot of a web form titled "Loan Information". The form has a green header bar with a grid icon and the title. Below the header, there are five rows of input fields. Each row has a label on the left and an input field on the right. The labels are "Loan Type *", "Currency *", "Maximum Amount *", "Loan Due Date *", and "Date of Registration Expiry *". The input fields contain the following values: "Agricultural Loan" (dropdown), "Nigeria Naira" (dropdown), "2,000,000.00", "11/Jul/2017", and "12/Sep/2017".


7. The default currency is the "*Nigerian Naira*".
8. Provide value for the maximum amount in the **Maximum Amount** box.
9. Enter the loan due date in the **Loan Due Date** box.

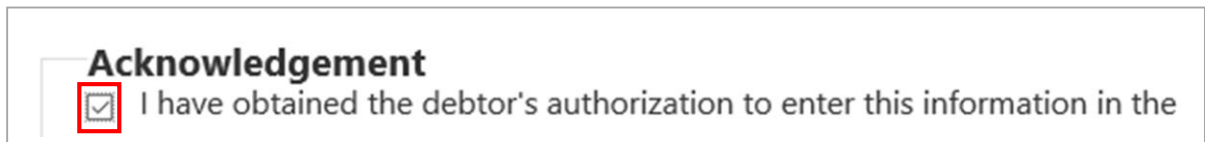
10. Enter the [expiry date](#) in the **Date of Registration Expiry** box.
11. Next, move to the **Registration Information** section as shown below.
12. Click on the **Secured Creditor** tab. The Secured Creditor profile details captured at the time of account setup is displayed.



The screenshot shows a web interface with a green header bar containing a hamburger menu icon and the text "Registration Information". Below this header are three tabs: "Secured Creditor", "Debtor", and "Collateral". The "Secured Creditor" tab is highlighted with a red border. A red arrow points to the "Registration Information" header. Below the tabs is another green header bar with a grid icon and the text "Secured Creditor". Underneath this is a form field labeled "Name *" with the text "First Bank Of Nigeria Plc" entered.

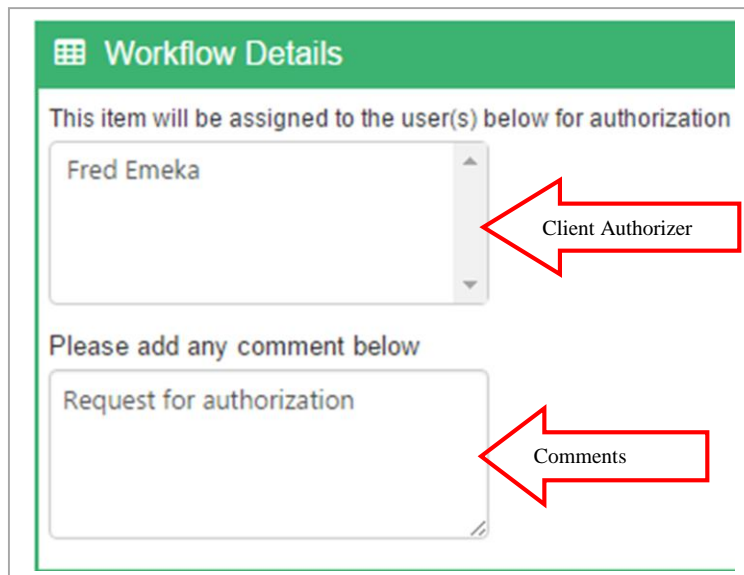
13. If there are two or more secured creditors you may continue to add secured creditors by clicking the appropriate button below the page depending on what you want.
 - a. Click on the [Add Secured Creditor](#) button to open the **Add New Secured Creditor** page. On this page, the user is presented with the profiles of existing secured creditors registered in the system without having to type all over again.
14. Click on the **Debtor** tab and select the appropriate debtor type button to add Debtor details.
 - a. Click on the [Add New Individual Debtor](#) button if the debtor is an individual
 - b. Click on the [Add New Institutional Debtor](#) button if the debtor is a company, cooperative, or registered business.
15. If there are two or more debtors, continue to add new debtor by clicking on the required button and then enter all mandatory information in their boxes.
16. Next, click on the [Collateral](#) tab to add the Collateral details.
17. Select **Collateral Type** from the drop down list and enter the [Serial Number](#) (for *Planes, Boats, Motor Vehicles, Plant and Machinery* collaterals) and [Description](#) of the collateral in the *Serial No.* and *Description* boxes respectively.
18. To add more collateral, click on the **Add New Collateral** button.

19. You may add a file attachment (in Word or PDF formats) to the financing statement by clicking on the [Add File](#) button.  Remember not to exceed the file size limit (3MB).
20. Make sure all mandatory information has been provided on the Financing Statement and then move to the Acknowledgement section.
21. Click inside the **Acknowledgement** box that reads: *“I have obtained the debtor's authorization to enter this information in the Collateral Registry System”* as shown below.



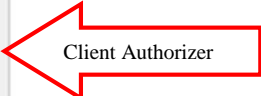
Acknowledgement
 I have obtained the debtor's authorization to enter this information in the

22. At the **Workflow Details** section you are presented with the name(s) of the assigned authorizer(s) whose authorization is required for the transaction to be registered in the system.





Workflow Details

This item will be assigned to the user(s) below for authorization

Fred Emeka 

Please add any comment below

Request for authorization 

23. Add your comments on the registration as the Authorizer in the *Comments* box as indicated by the arrow.
24. To complete, click on the **Submit Financing Statement** button  and submit.
25. A preview of the Financing Statement information is displayed on the screen for final review.


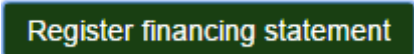
Review the Loan Information


Loan Type	Agricultural Loan
Currency Name	Nigeria Naira
Maximum Amount Secured	2,000,000.00
Loan Due Date	11/07/2017
Date of Registration Expiry	12/09/2017

Secured Party

Secured Creditor

Name	Local Government Area
First Bank Of Nigeria Plc	Municipal Area Council
Secured Creditor Type	City


26. Click on the  button to confirm submission or the **Cancel** button to return to previous registration page.
27. If you are a user assigned with both the [Client Officer](#) and [Client Authorizer](#) roles then instead of the *Submit Financing Statement for Authorization* button, you will see the **Register Financing Statement** button.  Click on it to confirm submission.
28. Upon successful submission of the financing statement for registration, a confirmation message with a summary view of the financing statement as shown below is displayed for your preview.

 You have successfully submitted the financing statement with request No: TRG15-00000610-55

ADDING SECURED CREDITOR TO A FINANCING STATEMENT

To Add Secured Creditor:

1. From the Create New Financing Statement page, Click on the **Secured Creditor** tab under the **Registration Information** column.

2. Select **Add Secured Creditor** button  to open the Add New Secured Creditor page shown below.
3. Select new secured creditor from the registered Secured Creditor drop down list.
4. Pick the secured creditor by entering the name in the box provided.
5. Select secured creditor of interest and then click on the **Add Client** button as shown below.

Add New Secured Creditor ×

Please type in the name or client code of the secured creditor you want to add from dropdown list below

Ecobank Nigeria Plc ▼

Institution Details

Name	MCC16-00000002-84
Secured Creditor Type	Deposit Money Banks
Name	Ecobank Nigeria Plc
Country	Nigeria
City	Kent City
Address	221 Aimo Street

Close Add Client

6. Clicking on the **Add Client** button adds the selected secured creditor details to the financing statement registration form.

ADDING INSTITUTIONAL DEBTOR TO A FINANCING STATEMENT

To Add Institutional Debtor:

1. From the Create New Financing Statement page, Click on the **Debtor** tab under the **Registration Information** column and select the appropriate debtor type.
2. Select **Add New Individual Debtor** if the debtor is an individual or **Add New Institutional Debtor** if the debtor is a company, cooperative or registered business.

Registration Information

Secured Creditor **Debtor** Collateral

+ Add New Individual Debtor + Add New Institutional Debtor

3. Click on the **Add New Institutional Debtor** button to open the Debtor page shown below.

Institutional Debtor

Name * Beta Malt Farms ×

Business Reg No * BN_ 870914893

Debtor Type * Medium Business

Telephone * (234) 0 198 12238

Country * Nigeria

State * FCT

Local Government Area * Gwagwalada

City / Town * Gwagwalada City

Address 1 * No. 5 Valley View, Gwagwalada

Address 2

Owner Composition * Majority Female

Relationship with debtor * Existing Borrower New Borrower

NB: A maximum of three (3) sectors of operation can be selected


Sector of Operation * Activities of extra-territorial organizations and bodies General: Hospitality/Leisure and Religious Oil and gas
 Administrative and support service activities General: Household Consumer Other
 Agriculture, forestry and fishing Goods (Personal) Power and energy

4. Provide the debtor's name in the *Name* box as shown above.
5. Enter the [Registration Number](#) of debtor in the *Business Registration No.* box making sure to select the business registration number prefix from the dropdown list.
6. Select debtor type from the drop down list of the *Debtor Type* box.
7. Enter the debtor telephone number into the *Telephone* box.
8. In the country box the default *Country Nigeria* is selected this cannot be changed.

9. Select debtor state from the *State* dropdown list.
10. Selecting a state displays its local government area. Select the **LGA** from the drop down list and enter the city or town in the *City/Town* box.
11. Enter debtor address in the *Address* boxes.
12. Select debtor owner composition from the *Owner Composition* drop down list. Indicate debtor's relationship with the Secured Creditor by clicking in any of the options at the *Relationship with Debtor* section as shown above.
13. Next, move to the *Sector of Operation* section and select debtor's sector of operation by clicking in the required box of the item to complete. **Note: Sector of Operation selections cannot be more than three (3).**

ADDING INDIVIDUAL DEBTOR TO A FINANCING STATEMENT

To Add Individual Debtor:

1. From the Create New Financing Statement page, Click on the **Add New Individual Debtor** button  to open the Individual Debtor page shown below.
2. Click on the drop down of the Title box to select the debtor's title.
3. Provide the debtor's name by entering debtor first name, middle name and surname in the *First Name*, *Middle Name* and *Surname* boxes respectively.
4. Enter the debtor date of birth in the *Date of Birth* box. Click to select the gender type: *Male* or *Female*.
5. Select debtor nationality from the drop down list of the *Nationality* box. The default is **Nigerian** but may be changed if different.
6. Enter the debtor's **BVN** identification details in the *BVN* box.
7. Enter the debtor's telephone number in *Telephone* box.
8. In the country box the default *Country* **Nigeria** is selected this cannot be changed.
9. Select debtor state from the *State* drop down list and provide the local government area information by selecting from the *Local Government Area* drop down list.
10. Enter debtor city and address in the *City/Town* and *Address* boxes respectively.

Individual Debtor

Title	<input type="text" value="Mr"/>	Telephone *	<input type="text" value="(234) 8 506 54390"/>
First Name *	<input type="text" value="Emeka"/>	Country *	<input type="text" value="Nigeria"/>
Middle Name	<input type="text"/>	State *	<input type="text" value="Ekiti"/>
Surname *	<input type="text" value="Uche"/>	Local Government Area *	<input type="text" value="Efon"/>
Date of birth *	<input type="text" value="21/Feb/1991"/>	City / Town *	<input type="text" value="Efon Town"/>
Gender *	<input checked="" type="radio"/> Male <input type="radio"/> Female	Address 1 *	<input type="text" value="Down Town Road"/>
Nationality *	<input type="text" value="Nigerian"/>	Address 2	<input type="text"/>
BVN *	<input type="text" value="87907987424"/>	Relationship with debtor *	<input type="radio"/> Existing Borrower <input checked="" type="radio"/> New Borrower

NB: A maximum of three (3) sectors of operation can be selected

Sector of Operation * Activities of extra-territorial organizations and bodies General: Hospitality/Leisure and Religious Oil and gas

Administrative and support service activities General: Household Consumer Other



11. Indicate debtor’s relationship with the Secured Creditor by clicking in any of the options at the *Relationship with Borrower* section as shown above.

12. Next, move to the *Sector of Operation* section and select debtor’s sector of operation by clicking in the required box of the item.

ADDING COLLATERAL TO A FINANCING STATEMENT

To Add Collateral:

1. From the Create New Financing Statement page, click on the **Collateral** tab under the **Registration Information** section to add the Collateral details.
2. Select **Collateral Type** from the drop down list by Clicking on the arrow.

Collateral Types *	Serial No (Mandatory for motor vehicles, planes, boats, plant and machinery)	Description *	
Motor vehicle 	GWT78913789 	Nissan Pickup	Delete
Add New Collateral			

3. Next, Enter the **Serial Number** (for *Planes, Boats, Motor Cycles, Motor Vehicles, Plant and Machinery* collaterals) in the *Serial No.* box. It is mandatory to enter the **Serial Number** for such collaterals.
4. To complete, enter a narrative **description** of the collateral in the *Description* box.
5. To add more collateral, click on the **Add New Collateral** button and follow the steps above.

ATTACHING A FILE TO A FINANCING STATEMENT REGISTRATION

Registration of a financing statement may require the attachment of file documents. Documents in Word, Excel, CSV or PDF formats are acceptable.

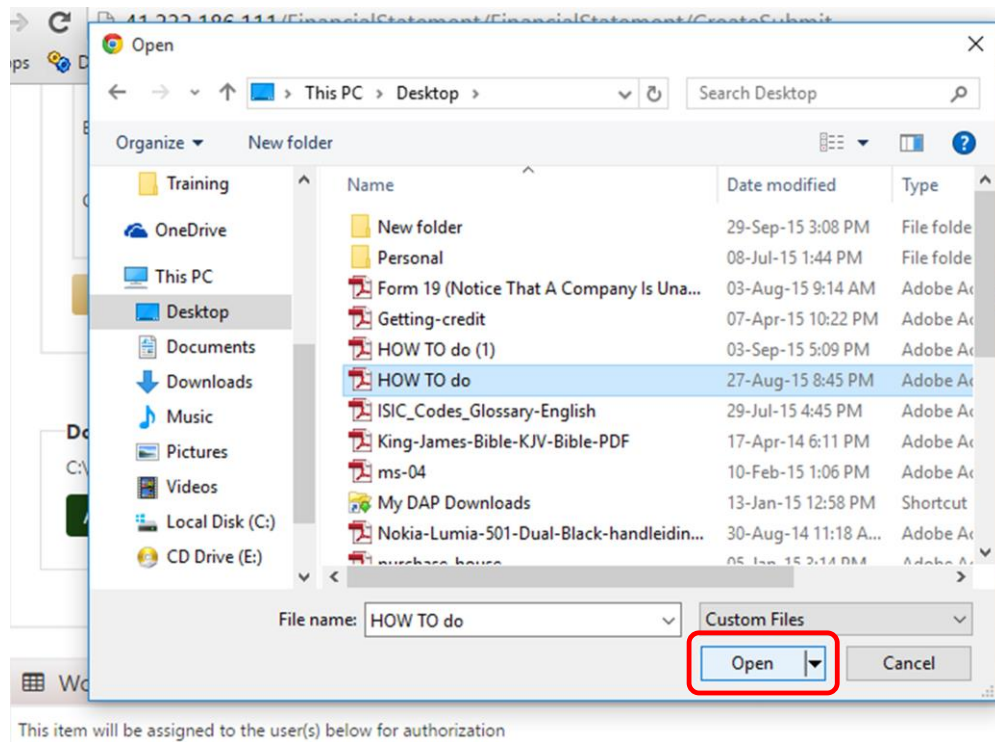
To attach a file document, follow the steps below:

1. On the **Create Financing Statement** page, Click on the **Add File** button located at the **Document Attachment** section as shown.

Document Attachment
 (File Size Limit Per Attachment: 3MB)

Add file...

2. The file dialog box opens for document selection. Locate file document to attach as shown below. Select the file document and Click **Open** to attach.



3. The file document is opened. Click on the **Upload** button to upload file attachment or Click **Remove** to Cancel.



4. Wait for the file to be uploaded and attached as shown below.




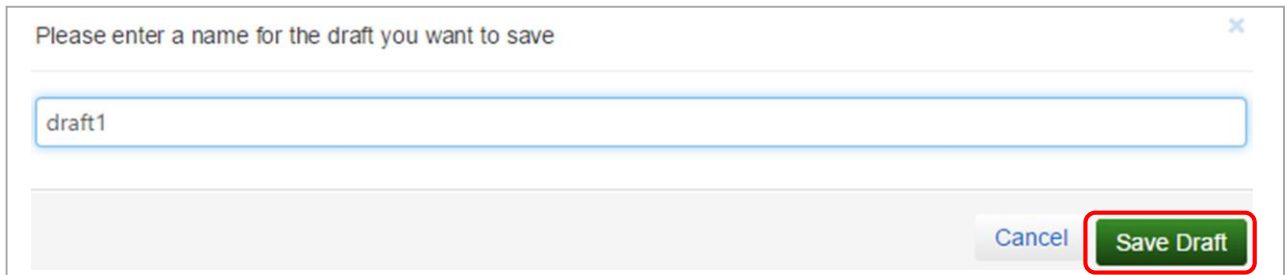
5. An uploaded and attached file may be removed by clicking on the **remove** button on the page.

HOW TO SAVE FINANCING STATEMENT REGISTRATION AS DRAFT

Registration of a Financing Statement can be saved as a draft and finished later.

To Save Financing Statements Registration As Draft:

1. On the **Create Financing Statement** page, Click on the **Save as Draft** button  on top of the **Loan Information** section. This opens the Save dialog box for you to enter a Name for the draft.
2. Enter a name and Click on the **Save Draft** button to Save draft as shown below or Click on the **Cancel** button to terminate the process.



Please enter a name for the draft you want to save

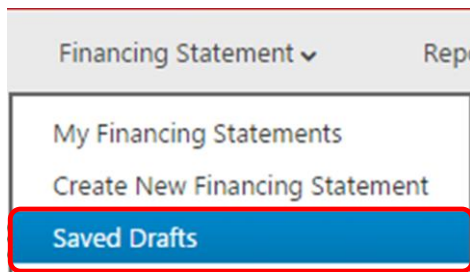
Cancel Save Draft

3. Next, Click **OK** to confirm and complete the Save.

HOW TO USE A SAVED DRAFT TO REGISTER A FINANCING STATEMENT

To load a Saved Draft to Register a Financing Statement:

1. Login into the application with your **Login id** and **Password**.
2. Click the **Financing Statement** Menu tab and select **Saved Drafts** from the drop down list as shown below.



3. Clicking Saved Drafts opens the **Saved Draft** page.
4. You may search for drafts by entering your **Search Date** as shown below.

📄 List


Date Search Method Use start and end date
 Use month and year





Date


Start Date

End Date

Submit Search ←

5. Click on the **Submit Search** button to submit search request.
6. After the page returns your Search, move to the **List of Saved Drafts** section.
7. At the **Actions** column, Click on the **Open** icon  of that particular draft to load the draft financing statement for Edit.

List of Saved Drafts		
Actions	Name	Action when Draft was created
	<input type="text" value=""/> x	
 	draft1	Creating new financing statement
 	draft	Creating new financing statement

8. To use the draft to register a new financing statement follow the steps outlined in [How to Register a new Financing Statement](#) to continue.
9. To delete the Saved Draft Click on the **Close** icon  of that particular draft.

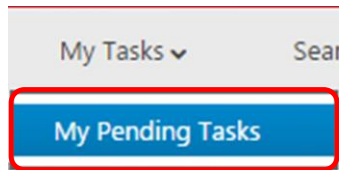
Note: *Saved Draft items are automatically deleted from the system after a successfully submission.*

HOW TO AUTHORIZE A FINANCING STATEMENT

Authorization is required if your Institution has been setup to use a workflow to handle the registration, update, renewal, transfer, subordination and cancellation of a financing statement. To be able to review and authorize tasks of such nature on a financing statement, you must be assigned the Authorizer role for the specific task.

To Review and Authorize:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Task** Menu tab and Select **My Pending Tasks**.

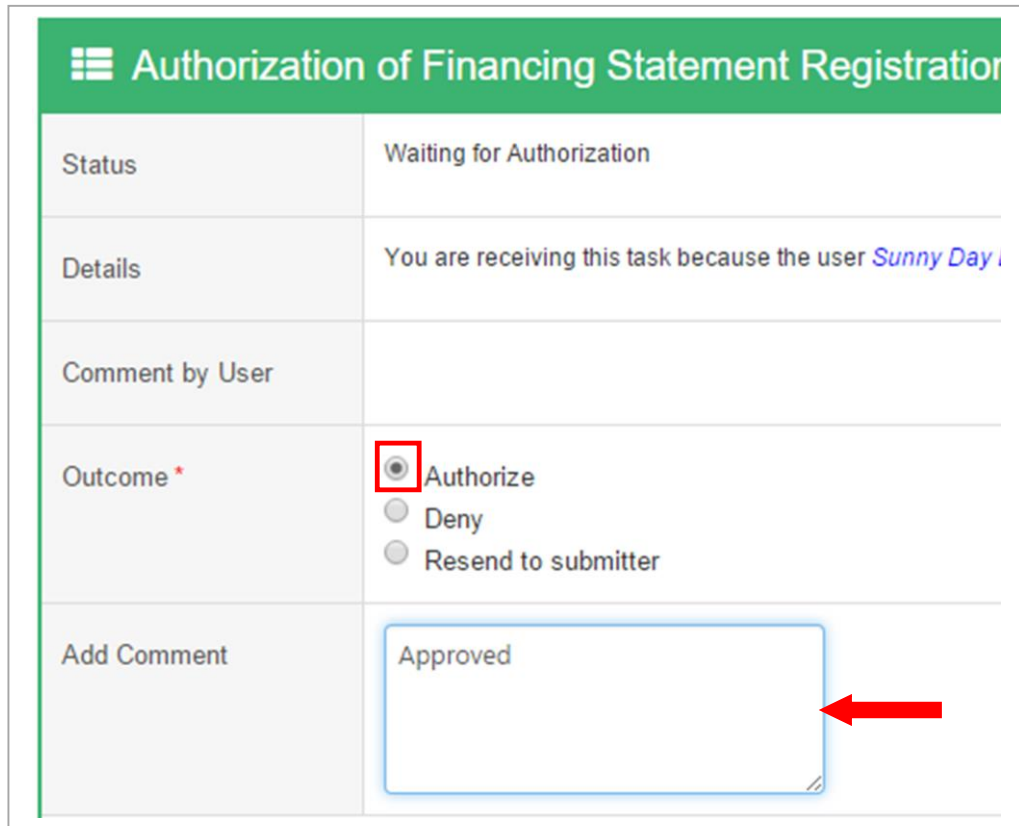


3. At the **My Pending Task** page search for a pending task by entering your search date.
4. Click on the **Submit Search** button to submit your search request.
5. Move to **My Tasks** section. Locate the Financing Statement.
6. Click on the **Handle** button below the **Action** heading of the financing statement of interest to authorize as shown below.

My Tasks			
Actions	Registration Date	Subject	
	<input type="text"/> x	<input type="text"/> x	<input type="text"/>
Handle	10-Feb-2016	Authorization of Client Account - ABC Microfinance	Registration of
Handle	10-Feb-2016	Authorization of Client Account - First Bank Of Niger	Registration of

7. This opens the **Task Handle** page where you may review the **Loan Information, Secured Creditor, Debtor** and **Collateral** details. Click on the heading to expand or collapse the detail and perform your task.
8. Scroll down to the **Authorization** window as shown below. Select **Authorize** to approve, **Deny** to terminate or **Resend to Submitter** to return to the Financing Statement to the Client or FS Officer for editing and resubmission.

- To authorize this Financing Statement registration, Select option 1 **Authorize** as shown below.
- In the *Add Comment* box shown by the arrow, the authorizer may enter his/her comments for the registration there.



Authorization of Financing Statement Registration	
Status	Waiting for Authorization
Details	You are receiving this task because the user <i>Sunny Day</i>
Comment by User	
Outcome *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny <input type="radio"/> Resend to submitter
Add Comment	Approved

- Then click on the Submit button **Submit**
- A confirmation dialog message displays requesting you to confirm the submission. Click **OK** to complete or **Cancel** to return to previous page.
- Upon authorization and successful submission of the financing statement a confirmation message such as that shown below is displayed informing you of the authorization success.



HOW TO HANDLE PENDING TASKS

There are two options by which the user may view and handle pending tasks.

OPTION 1 – USING THE DASHBOARD VIEW

Tasks may be viewed and handled from the Dashboard.

To View and Handle Tasks from the Dashboard:

1. Login to the application with your **Login id** and **Password**.
2. On the Dashboard a list of pending tasks that requires your attention will be log under **Latest Pending Tasks**. Pending task for Registration shall read ***“Registration of Financing Statement - Waiting for Authorization”*** as shown below.



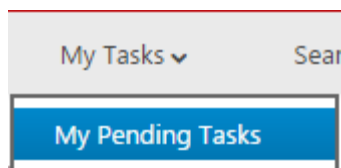
Latest Pending Tasks		
9/1/2015 5:04:35 PM	Registration of Financing Statement	Waiting for Authorization
9/1/2015 4:53:13 PM	Registration of Financing Statement	Waiting for Authorization

3. Click the highlighted text ***“Registration of Financing Statement”***.
4. This opens the **Task Handle** page where you may review the ***Loan Information, Secured Creditor, Debtor*** and ***Collateral*** details.

OPTION 2 – USING THE TASK MENU

To View and Handle Tasks from the Task Menu:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Task Menu** tab and Select **My Pending Tasks** as shown below.



3. At the **My Pending Task** page you may search for a pending task by entering your search date as shown below.

List

Date Search Method Use start and end date
 More information here Use month and year

Start Date

Start Date

Submit Search

4. Click on the **Submit Search** button to submit your request. This returns your search results. Move to **My Tasks** section.
5. Under **Actions**, Click on the **Handle** button of the particular financing statement as shown below.

My Tasks			
Actions	Registration Date	Subject	
	<input type="text" value=""/> x	<input type="text" value=""/> x	
Handle	04-Sep-2015	Authorization of Financing Statement Registration	Registration
Handle	01-Sep-2015	Authorization of Financing Statement Registration	Registration

6. This opens the **Task Handle** page shown below. Review the *Loan Information, Secured Creditor, Debtor, Collateral, Registration Activities and Attachment* details by clicking on the heading to expand the detail.

☰ **Loan Information**

Date of Submission	11/Feb/2016 03:04:57
Registration No	
Loan Type	Commercial Loan
Loan Due Date	14/Sep/2016
Date of Registration Expiry	12/Nov/2016
Currency	Nigeria Naira
Maximum Amount	2,500,000.00

Secured Creditor

Institution

Name	First Bank Of Nigeria Plc
Country	Nigeria
State	FCT
LGA	Municipal Area Council

Debtor

7. Scroll down to the **Authorization** section below. You may either **Authorize** to approve, **Resend to Submitter** or **Deny** to reject the authorization request.
8. To authorize this request, Select option 1 **Authorize** as shown below.
9. Then Click the “**Submit**” button Submit to confirm action.

☰ Authorization of Financing Statement Registration	
Status	Waiting for Authorization
Details	You are receiving this task because the user Sunny Day D
Comment by User	
Outcome *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny <input type="radio"/> Resend to submitter
Add Comment	<input type="text" value="Approved"/>

HOW TO EDIT A RESUBMITTED FINANCING STATEMENT

After the [Client Authorizer](#) has resubmitted the Financing Statement to the [Client Officer](#) for edit, the resubmitted financing statement is log on the task page of the [Client Officer](#).


To Edit a Resubmitted Financing Statement:

1. Login to the application with your **Login id** and **Password**.
2. On the Dashboard, task for Resubmitted registration shall read ***“Authorization of Financing Statement Registration Resubmitted”*** and shall be listed under **Latest Pending Task** as shown below.

☰ Latest Pending Tasks		
10/02/2016 18:23:19	Authorization of Financing Statement Registration	Resubmitted
☰ More...		

3. Click the highlighted text **“Authorization of Financing Statement Registration”** to open the **Task Handle** page. The task handle page may also be opened using **My Tasks** Menu.
4. Scroll down to the **Authorization** window and click **Edit Item** as shown below.

Authorization of Financing Statement Registrat	
Status	Resubmitted
Details	You are receiving this task because the user <i>Femi Bill</i>
Comment by User	urgent
Select Action *	Edit Item

5. This opens the Financing Statement for editing. Edit the fields you want to change making sure that all mandatory boxes have been filled with the required data.
6. Click inside the **Acknowledgement** message box that reads: **“I have obtained the debtor's authorization to enter this information in the Collateral Registry”** and then Click the **Resubmit Changes** button  to resubmit for authorization.
7. A preview of the Financing Statement information entered is shown on the screen for final review. Click the **Cancel** button to go back to registration page or the **Resubmit Changes** button to confirm submission and complete.
8. Upon successful resubmission the confirmation message shown below is displayed.

✓ You have successfully resubmitted the financing statement with request No: TRG15-00000013-03

6.0 AMENDING A FINANCING STATEMENT

There are three (3) main forms of amendments that can be performed on a registered financing statement. These are:

- Update
- Assignment
- Subordination

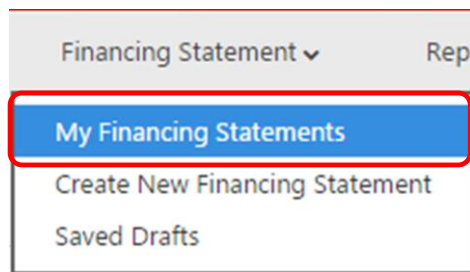
A user of a registered Secured Creditor can register an amendment if he/she has been assigned that role.


HOW TO UPDATE A REGISTRATION









Any change to the financing statement registration that may involve the addition, deletion, edit, update or change to the *Maximum Amount*, *Expiry Date*, *Secured Creditor*, *Debtor* or *Collateral* information is registered under update.

To Update a Registration:


1. **Login** to the application and click on the **Financing Statement** menu.
2. Select **My Financing Statements** from the dropdown to open the **My Financing Statements** page.



3. When the **My Financing Statements** page loads, you may filter the page by entering start and end date if the list is too long to locate your financing statement.
4. Search for Financing Statement by choosing the parameter from the dropdown list.
5. The default selection is “*Active Financing Statements*”.
6. Click on **Submit Search** to search for active financing statements.
7. To view active Financing Statements, Move to the *List of Financing Statements* section.
8. From the *Actions* column, click on the **Amend** icon  of the financing statement that needs to be amended to display the amendment page.

List of Financing Statements			
Actions	Registration No	Registration Date	Expiry Date
	<input type="text"/> x	<input type="text"/> x	
   	REG16-00000008-	11-Feb-2016 15:54:32	11-Sep-2017
   	REG16-00000007-	11-Feb-2016 15:31:51	12-Nov-2016

9. This loads the **Select Financing Change Statement Type** Page.


SELECT AMENDMENT TYPE

Select Amendment Type

Select Financing Statement Activity *

Please enter the Financing Statement No *

Update

Subordinate to other secured creditor

Transfer to other secured creditor

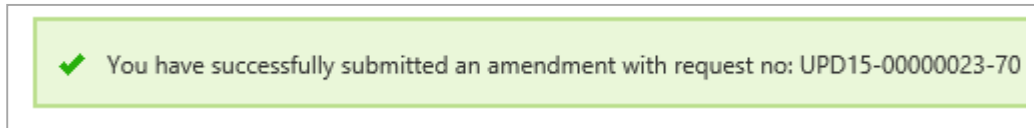
10. Select **Update** and click **Continue** to open the **Amend Financing Statement** page.

11. Edit the financing statement to record your change.

12. After making changes, ensure that all information on mandatory boxes has been provided.

13. Check the acknowledgement box that reads **I have obtained the debtor's authorization to enter this information in the Collateral Registry** and click the **Submit Update of financing statement** button authorization. **Submit Update of financing statement** to submit the update for

14. A preview of the updated Financing Statement is displayed on screen for final review. Click the **Cancel** button return to the Update page or Click the **Submit Update of Financing Statement for Authorization** button to confirm submission and complete amendment.
15. After successful submission, the confirmation message shown below loads to confirm the amendment.

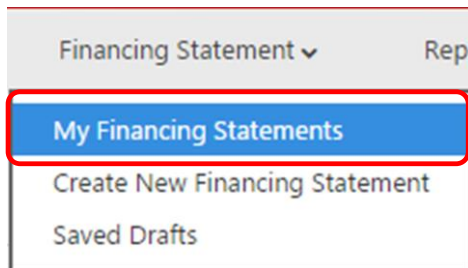



HOW TO RENEW A REGISTRATION









Renewal involves an extension or reduction of the financing statement registration [expiry date](#).

To Renew a Registration:

1. **Login** to the application and click on the **Financing Statement** menu.
2. Select **My Financing Statements** from the dropdown to open the **My Financing Statements** page.





3. When the **My Financing Statements** page opens, you may filter the page by entering start and end date if the list is too long to locate your financing statement.
4. To view active Financing Statements, Move to the **List of Financing Statements** section.
5. From the **Actions** column, click on the **Amend** icon  of the financing statement that needs to be renewed.

List of Financing Statements			
Actions	Registration No	Registration Date	Expiry Date
	<input type="text"/> x	<input type="text"/> x	
   	REG16-00000008-	11-Feb-2016 15:54:32	11-Sep-2017
   	REG16-00000007-	11-Feb-2016 15:31:51	12-Nov-2016

- This opens the **Select Amendment Type** Page.
- Select **Update** and click **Continue** to open the **Update** page.
- Enter the **New Expiry Date** in the Expiry Date box as shown below.

Date of Registration	<input type="text" value="12/10/2018"/>
Expiry *	

- Check the acknowledgement box that reads **I have obtained the debtor's authorization to enter this information in the Collateral Registry** and click the **Submit Update of financing statement** button  to submit the update for authorization.
- A preview of the updated Financing Statement is displayed on screen for final review. Click the **Cancel** button return to the Update page or Click the **Submit Update of Financing Statement for Authorization** button to confirm submission and complete amendment.
- After successful submission, the confirmation message shown below loads to confirm the amendment.

 You have successfully submitted an amendment with request no: UPD15-00000023-70


HOW TO AUTHORIZE AN UPDATE/RENEWAL ON A FINANCING STATEMENT

Authorization is required if your institution has been setup to use a workflow to handle update of financing statement. To review or authorize Financing Statement updates, you should be a user assigned with the [Update Officer](#) or [Financing Change Statement Authorizer](#) role.

To Review and Authorize Update:

1. Login into the application with your **Login id** and **Password**.
2. On the Dashboard, under the **Latest Pending Task** the task for authorization of the amendment will be listed as “**Authorization of Financing Statement Update - Waiting for authorization**”.



3. Click the highlighted text “**Authorization of Financing Statement Update**” to open the **Task Handle** page. The task handle page may also be opened using [My Tasks](#) Menu.
4. The page opens with the **Update Detail** showing details of the changes to the financing statement. You are presented with **Old Information** and **New Information**.
5. The **Old Information** and **New Information** show summary of the changes to the financing statement before and after the amendment.
6. Below the update detail section is **Before Update** and **After Update** button. To view the details of the financing statement information before the update, Click on the **Before Update** button. And to see the details of the financing statement information after the update, click on the **After Update** button.
7. Scroll down the page to the **Authorization** section.
8. At the Outcome section, select **Authorize** to authorize the amended changes.
9. Enter your comments in the Comments box.
10. Then click the **Submit** button  to confirm action and wait for the confirmation message shown below to pop up.

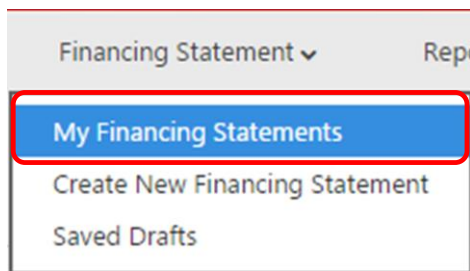
✓ You have successfully authorized an amendment with activity no: UPD15-00000031-46 on Financing Statement with


HOW TO REGISTER TRANSFER ON A FINANCING STATEMENT









Transfer is the assignment of an entire registered Financing Statement from one client to another. Upon the successful submission of the transfer, the financing statement is sent to the Transferee Authorizer for authorization before the assignment is registered. After the successful registration of the transfer, the financing statement is moved from the Transferor account to the Transferee account. To register the Transfer of a financing statement, you must be assigned the [Financing Change Statement Officer](#) or [Transfer Officer](#) role.

To Transfer a Financing Statement:

1. Login into the application with your **Login id** and **Password**.
2. Click the **Financing Statement** menu and select **My Financing Statements** option from the drop down to go to the **My Financing Statement** page.



3. From the **Actions** column, Click on the **Amend Financing Statement** icon  of the financing statement that needs to be amended to display the “**Select Amendment type**” page.

List of Financing Statements			
Actions	Registration No	Registration Date	Expiry Date
	<input type="text"/> x	<input type="text"/> x	
   	REG16-00000008-	11-Feb-2016 15:54:32	11-Sep-2017
   	REG16-00000007-	11-Feb-2016 15:31:51	12-Nov-2016

4. Select **Transfer to other secured creditor** and Click on the **Continue** button to open the **Select Client** page.

SELECT AMENDMENT TYPE

Select Amendment Type

Select Financing Statement Activity *

Update
 Subordinate to other secured creditor
 Transfer to other secured creditor

Continue

- On the **Select Client** page, Search for client by entering the *Client Code* or *Client Name* on the Financing Statement and then click the **Find Client** button.

CLIENT

Select Client

Search List


Search for Client By Client Code Client Name

Legal Entity

Find Client


- After clicking Find Client, the **Client Summary View of the Transfer** is displayed. Confirm Transferee details, and then click on the  button below the page.

Client Summary View	
Client Code	MCC16-00000004-78
Name	ABC Microfinance Bank Limited
Email	
Phone	(234) 0 987 46342
Client Type	Institution

7. Clicking the **Continue with this Client** button loads the Transfer page with full details of the Secured Creditor Client to transfer financing statement to. Click on the **Submit Transfer Request** button  to transfer the entire financing statement.
8. Clicking the Submit Transfer Request loads the confirmation dialog page. Click **OK** to continue or **Cancel** to end and return to previous page.

Are you sure you want to submit this financing statement for transfer?	
<input type="text"/>	
<input type="button" value="Cancel"/>	<input type="button" value="OK"/>

9. Click **OK** to complete.
10. A confirmation message as shown below is displayed to show the success of the transfer registration.

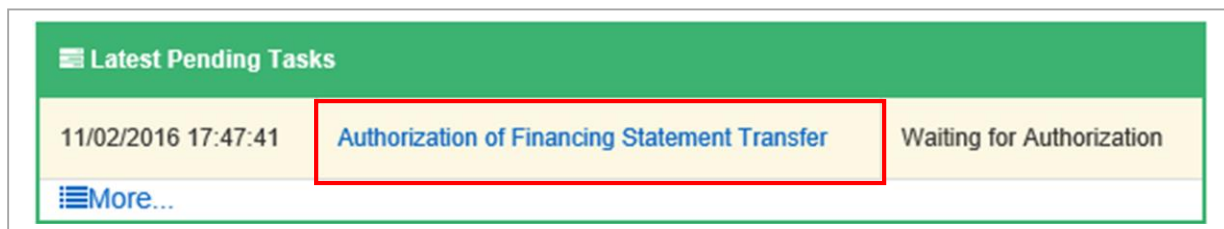
 You have successfully submitted a transfer with request no: FSS16-00000003-81 on financing statement
--

HOW TO AUTHORIZE A TRANSFER ON A FINANCING STATEMENT

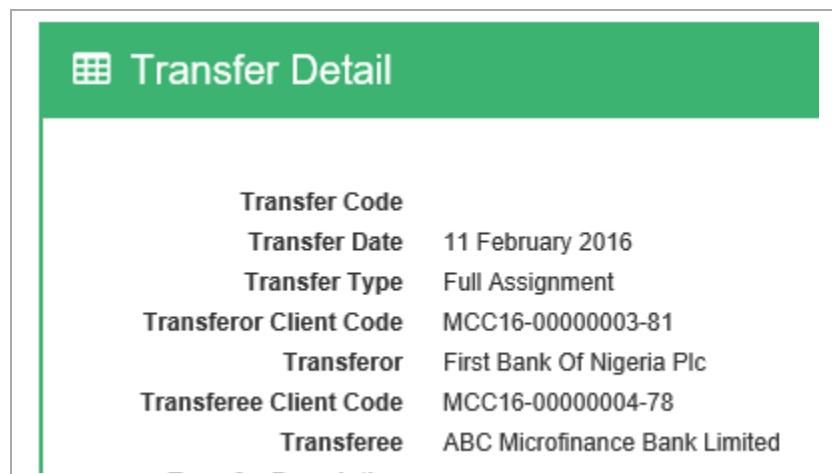
If your institution has been setup to use workflow to handle transfer of financing statements, then in order to register the Transfer, authorization will be required. To authorize the Transfer you must be assigned the [Financing Change Statement Authorizer](#) or [Transfer Authorizer](#) role.

To Review and Authorize Transfer:

1. Login into the application with your **Login id** and **Password**.
2. On the Dashboard you will be presented with the list of “**Last Pending Tasks**”. Task for Transfer shall read “*Authorization of Financing Statement Transfer - Waiting for authorization*” as shown below.

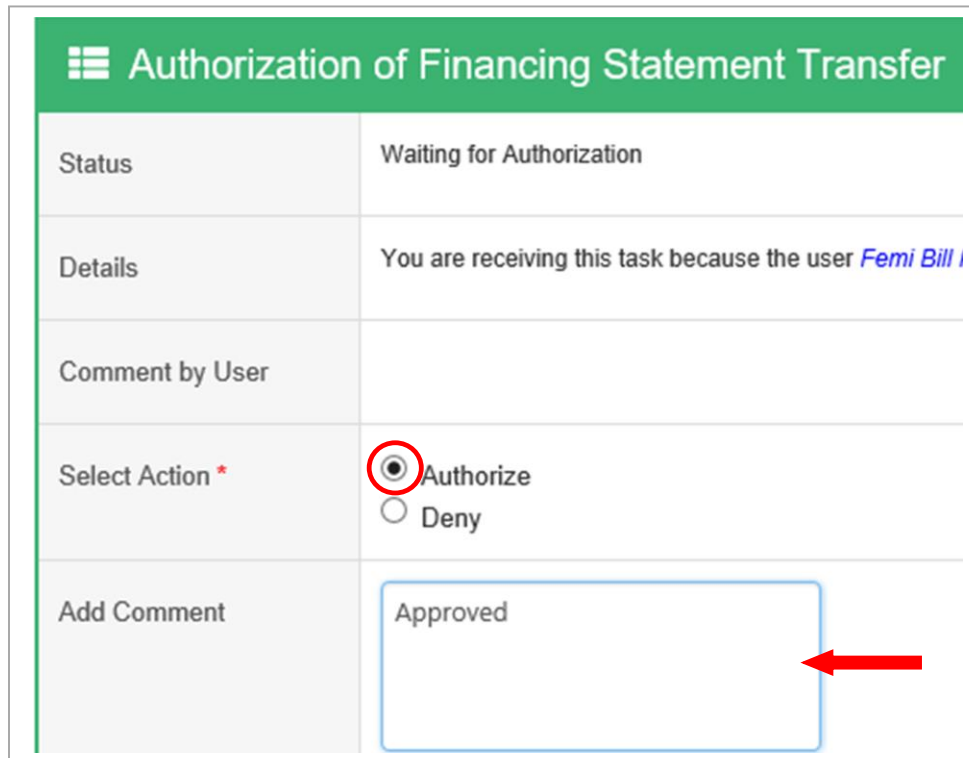


3. Click the highlighted text “*Transfer of Financing Statement Registration*” to open the **Task Handle** page. The task handle page may also be opened using [My Tasks](#) Menu.
4. The Task Handle page opens with the **Transfer Detail** showing both the **Transferor** and the **Transferee** details.




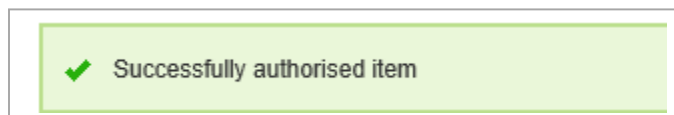
5. Below the Transfer details are found the financing statement information section and the authorization section.

6. Scroll down the page to the **Authorization** section.



Authorization of Financing Statement Transfer	
Status	Waiting for Authorization
Details	You are receiving this task because the user Femi Bill i
Comment by User	
Select Action *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny
Add Comment	<input type="text" value="Approved"/>

7. Select **Authorize** to authorize the transfer or **Deny** to cancel.
8. Select **Authorize** to authorize.
9. Enter your comments in the Comments box shown by the arrow.
10. Then click the **Submit** button  to confirm action and wait for the confirmation message shown below to pop up.

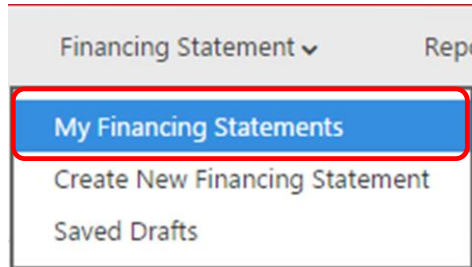



HOW TO SUBORDINATE A FINANCING STATEMENT









The Subordination functionality involves the transfer of priority on registered collaterals in a Financing Statement from one client to another client. Only Users assigned with the [Financing Change Statement Officer](#) or [Subordinate Officer](#) role are allowed to perform subordinations.

To Subordinate a Financing Statement:

1. Login into the application with your **Login id** and **Password**.
2. Click the **Financing Statement** menu and select **My Financing Statements** option from the drop down to go to the **My Financing Statement** page.



3. From the **Actions** column, Click on the **Amend** icon  of the financing statement that needs to be Subordinated.

List of Financing Statements			
Actions	Registration No	Registration Date	Expiry Date
	<input type="text"/> x	<input type="text"/> x	
   	REG16-00000008-	11-Feb-2016 15:54:32	11-Sep-2017
   	REG16-00000007-	11-Feb-2016 15:31:51	12-Nov-2016

4. This display the “**Select Amendment Type**” page. Select **Subordinate to other secured creditor** and Click on the **Continue** button to open the **Select Client** page.



SELECT AMENDMENT TYPE

Select Amendment Type

Select Financing Statement Activity *

- Update
- Subordinate to other secured creditor
- Transfer to other secured creditor

Please enter the Financing Statement No *

REG15-00000066-38

Continue

5. On the **Select Client** page, Search for client by entering the *Client Code* or *Client Name* on the Financing Statement and then click the **Find Client** button.

Search List

Search for Client By Client Code Client Name

Financial Institution

Find Client

6. After clicking **Find Client**, the **Client Summary View of the Beneficiary Subordination Client** is displayed.

Client Summary View	
Client Code	MCC16-00000002-84
Name	Ecobank Nigeria Plc
Email	
Phone	(344) 0 000 00000
Client Type	Institution

7. Confirm Subordination to the Client and then click on the **Continue with this Client** button on the page.

Continue with this client >>

8. Clicking the **Continue with this Client** button loads the Subordination page with full details of the Beneficiary Subordination Secured Creditor Client. Click on the **Submit Subordination** button **Submit Subordination** to subordinate priority on the collateral to the new client.

9. Clicking the Submit Subordination loads the confirmation dialog page. Click **OK** to continue or **Cancel** to end and return to previous page.

Are you sure you want to submit this financing statement for subordination?

Cancel OK

10. Click **OK** to complete.

11. A confirmation message as shown below is displayed to show the success of the subordination registration.

✓ You have successfully submitted a subordination with request no: SUB15-00000032-43 on financing statement

HOW TO AUTHORIZE SUBORDINATION OF A FINANCING STATEMENT

If your Institution has been setup to use workflow to handle subordinate financing statements, then in order to register Subordination, authorization will be required. To authorize subordination you must be assigned the [Financing Change Statement Authorizer](#) or [Subordination Authorizer](#) role.

To Review and Authorize Subordination:

1. Login into the application with your **Login id** and **Password**.
2. On the Dashboard you will be presented with list of “**Last Pending Task**”. For example, Message for Assignment shall read “*Authorization of Financing Statement Subordination - Waiting for authorization*” as shown below.





3. Click the highlighted text “*Authorization of Financing Statement Subordination*” to open the **Task Handle** page. The task handle page may also be opened using [My Tasks](#) Menu.
4. The Task Handle page opens with the **Beneficiary Subordination Secured Creditor Detail** showing.

☰
Subordinate Detail

Subordinate Code	
Subordinate Date	12 February 2016
Type	<input type="checkbox"/> Client is beneficiary of this subordination
Name	Ecobank Nigeria Plc
Company No	456789898989
Email	
Telephone	(344) 0 000 00000
Address 1	221 Aimo Street
Address 2	Crescent Ave.
LGA	Anaocha
City / Town	Kent City
Country	Nigeria
State	Anambra
Nationality	Nigerian
Secured Party Type	Deposit Money Banks


5. Below the Subordination detail are found the financing statement information and the authorization section.
6. Scroll down the page to the **Authorization** section.
7. Select **Authorize** to authorize the subordination or **Deny** to cancel.

Authorization of Financing Statement Subordination	
Status	Waiting for authorization
Details	You are receiving this task because the user <i>Femi Bill Femi sub</i>
Comment by User	
Select Action *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny
Add Comment	<input type="text" value="Accepted"/> 

- Enter your comments in the Comments box as shown by the arrow.
- Then click the **Submit** button  to submit action. A confirmation message is displayed requesting you to confirm your action.

Are you sure you want to submit the action selected?	
<input type="text"/>	
<input type="button" value="Cancel"/> <input type="button" value="OK"/>	

- Click **OK** to confirm and complete the subordination.
- After successful submission the confirmation message shown below is displayed.

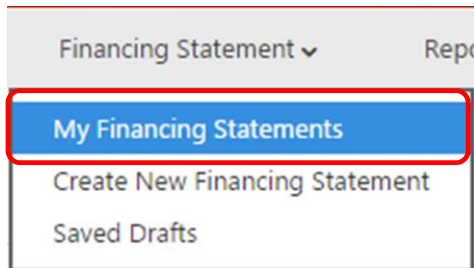
 You have successfully authorised the submitted financing change statement on financing statement
--


HOW TO CANCEL A FINANCING STATEMENT

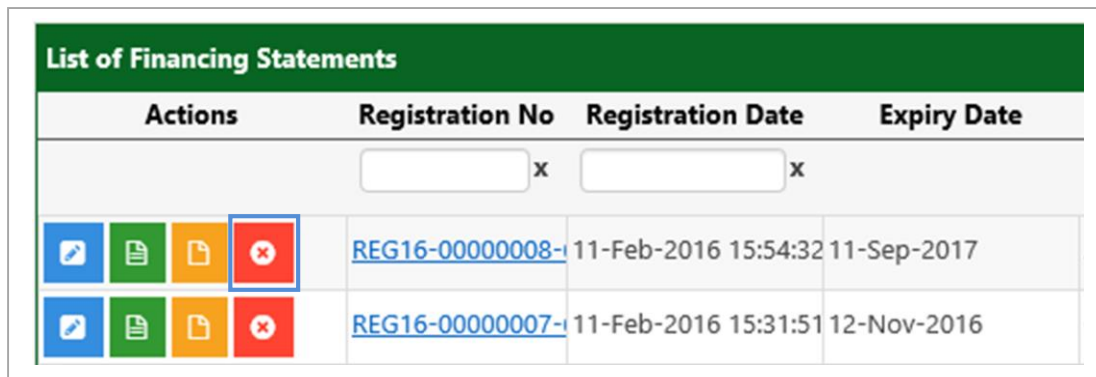
Cancellation involves the release of the entire financing statement from the registry system. In order to perform a cancellation, you must be assigned the [Cancellation Officer](#), [Client Officer](#) or [Financing Change Statement Officer](#) Role.


To Cancel a Financing Statement:

1. Login into the application with your **Login id** and **Password**.
2. Click the **Financing Statement** menu and select **My Financing Statements** option from the drop down list.



3. Identify the financing statement you need to Cancel under the “**List of Financing Statement**” section and then Click the **Cancel Financing Statement** icon  under the **Actions** column.

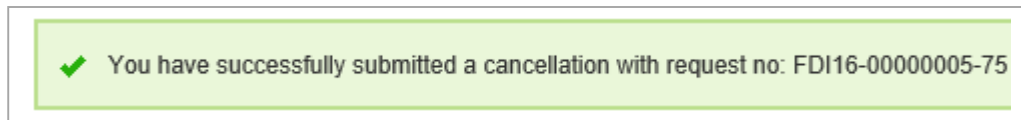
A screenshot of a table titled "List of Financing Statements". The table has four columns: "Actions", "Registration No", "Registration Date", and "Expiry Date". There are two rows of data. The first row has a registration number "REG16-00000008-", a registration date "11-Feb-2016 15:54:32", and an expiry date "11-Sep-2017". The second row has a registration number "REG16-00000007-", a registration date "11-Feb-2016 15:31:51", and an expiry date "12-Nov-2016". In the "Actions" column, there are four icons: a blue document icon, a green document icon, a yellow document icon, and a red document icon with a white 'x' (the cancel icon). The red icon is highlighted with a red border.

4. This loads the **Cancel Financing Statement** page.
5. At the bottom of the page, click the **Submit Cancel button**  to submit the cancellation for authorization.
6. When the confirmation dialog page opens. Click **OK** to continue or **Cancel** to return to the previous page.

Are you sure you want to submit this financing statement for cancellation?

Cancel OK

- Click **OK** to complete.
- The discharge confirmation message shown below appears to confirm the submission.



HOW TO AUTHORIZE A CANCELLATION

To authorize a cancellation on a financing statement, you should be a user who has been assigned the [Cancellation Authorizer](#), [Client Authorizer](#) or [Financing Change Statement Authorizer](#) role.


To Review and Authorize Cancellation:


- Login into the application with your **Login id** and **password**.
- You will be presented with list of “**Last Pending Task**” on the dashboard as shown below with date. For example, task for cancellation shall read “*Authorization of Financing Statement Cancellation - Waiting for authorization*”.


Latest Pending Tasks		
12/02/2016 15:07:59	Authorization of Financing Statement Cancellation	Waiting for authorization
More...		

- Click the highlighted text “*Authorization of Financing Statement Cancellation*” to open the **Task Handle** page. The task handle page may also be opened using [My Tasks](#) Menu.
- The Task Handle page displays the financing statement information with the authorization section below it.
- Scroll down the page to the **Authorization** section.
- At the Outcome section, select **Authorize** to approve the cancellation or **Deny** to reject.

7. Select **Authorize** to authorize.

Authorization of Financing Statement Cancellation	
Status	Waiting for authorization
Details	You are receiving this task because the user <i>Femi Bill Femi</i>
Comment by User	
Select Action *	<input checked="" type="radio"/> Authorize <input type="radio"/> Deny
Add Comment	<input type="text" value="Full Discharged"/> 

8. Enter your comments in the Comments box as shown by the arrow.
9. Then click the **Submit** button  to submit.
10. On the displayed confirmation dialog message, click **OK** to confirm the action.
11. After successful confirmation, the confirmation message below is displayed to complete the action.

 You have successfully authorised the submitted financing change statement on financing statement

7.0 PAYMENTS

Fees are charged on transactions such as search and registration of financing statements. Payment for transactions can be through online [WebPay](#) or [DirectPay](#) with CBN's designated PayPoint merchant - Interswitch. For clients with [Postpaid Account](#) status, transactions may be performed and settled later through a settlement payment with the Central Bank of Nigeria.

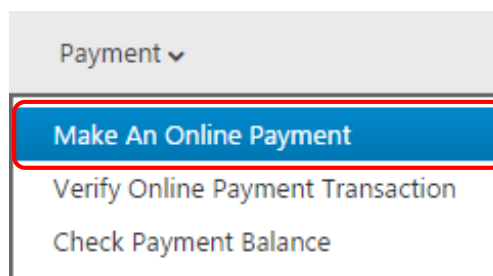
HOW TO MAKE AN ONLINE PAYMENT

To Make An Online Payment:

1. Login to the application with your **Login id** and **Password**.

NB: A Public User needs NO account in the Collateral Registry System to make an online payment.

2. Click on the “**Payment**” menu tab.



3. Select the **Make an Online Payment** option from the drop down to display the Online Payment page shown below.
4. At the **Personal Information Section**, enter your Name, Email Address, Phone Number and [BVN](#) identification details in the *Name*, *Email Address*, *Phone Number* and *BVN* boxes respectively as shown below.

Personal Information

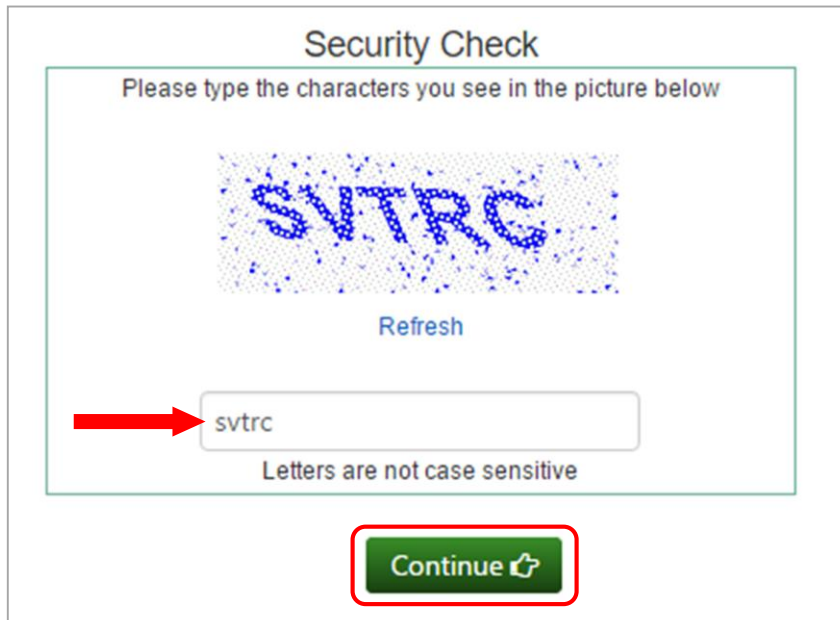
Name *	<input type="text" value="Nat"/>
Email	<input type="text" value="nat@test.com"/>
Phone Number *	<input type="text" value="(234) 9 869 04890"/>
BVN	<input type="text" value="76897987487"/>

5. Move to the **Payment Information Section** and choose whether to make *New Payment* or *Top Up* an existing payment.
6. Select to enter the *Number of Searches* to generate or *Amount* paying. Either way, the other is automatically calculated for the user.

Payment Information

Price of a Search	500.00
Payment Type *	<input checked="" type="radio"/> New Payment <input type="radio"/> Top Up Payment
Preferred Format *	<input type="radio"/> Number of Searches <input checked="" type="radio"/> Payment Amount
Quantity of Search *	<input type="text" value="2"/>
Amount *	<input type="text" value="1,000.00"/> ×


7. Move to the security section.



The image shows a 'Security Check' interface. At the top, it says 'Security Check'. Below that, it says 'Please type the characters you see in the picture below'. In the center, there is a security image with the characters 'SVTRC' in blue on a white background with a blue dot pattern. Below the image is a 'Refresh' button. At the bottom of the image area, there is a text input field containing 'svtrc', with a red arrow pointing to it from the left. Below the input field, it says 'Letters are not case sensitive'. At the bottom of the entire form, there is a green 'Continue' button with a right-pointing arrow icon, which is highlighted with a red border.

8. Enter the text on the security image in the box as shown above.
9. Then, Click on the **Continue** button to open the Verify Payment Details page.
10. Displayed on the Verify Payment Details Page is the [Transaction Reference Number](#).

[Click here to print Transaction Reference No: T785750716](#)

11. Review the payment details and ensure that the transaction reference number for that particular payment including both the personal and payment details are accurate and then Click on the  button to continue as shown below.


Personal Information

Name *	Nat
Email	nat@test.com
Phone Number *	(234) 9 869 04890
BVN	76897987487

Payment Information

Transaction Reference	T785750716
Quantity of Search *	2
Amount *	1,000.00

Back Pay

12. You may also click on the Back  button to return to the previous page if the details are inaccurate.

13. Clicking the Pay button displays the Transaction Reference Number Alert page.

Please make sure you have a copy of your transaction reference number. Click Ok to continue payment process else click Cancel to terminate process.

Cancel OK

14. Click **OK** to continue.

15. The WebPay Merchant page opens with the Amount payable displayed.

The screenshot displays the WebPAY Demo Merchant interface. At the top, the Webpay logo and 'WebPAY Demo Merchant' are visible. Below this, the merchant name 'First Nigeria Bank Ltd - Anonymous' is shown. A 'Return to merchant site' link is present. The payment amount is displayed as '₦ 1,000.00', with a red arrow pointing to it. The card type is set to 'Verve™'. The card number is '6280511000000095'. The expiry date is 'Dec 2026'. The CVV2 field is masked with '***'. The card PIN is also masked with '***'. A 'Pay' button is located at the bottom of the form. Logos for Safetoken, MasterCard SecureCode, and VERIFIED by VISA are shown at the bottom. The copyright notice '© Copyright Interswitch Limited' is at the very bottom.

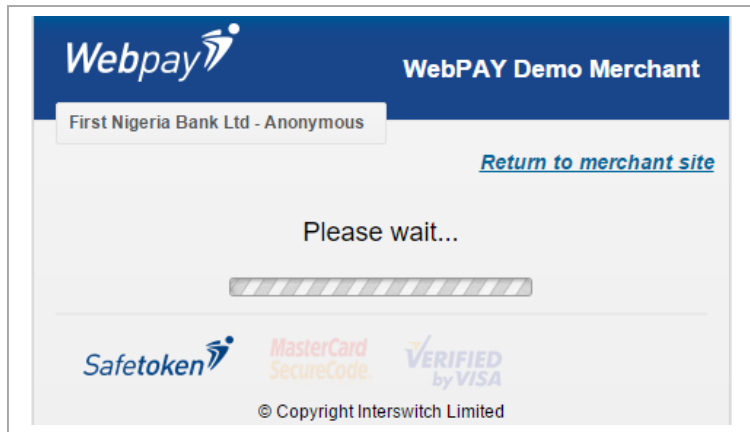
16. Select the Card Type and provide the details making sure all mandatory fields are correctly entered.

17. Enter the Card Number.

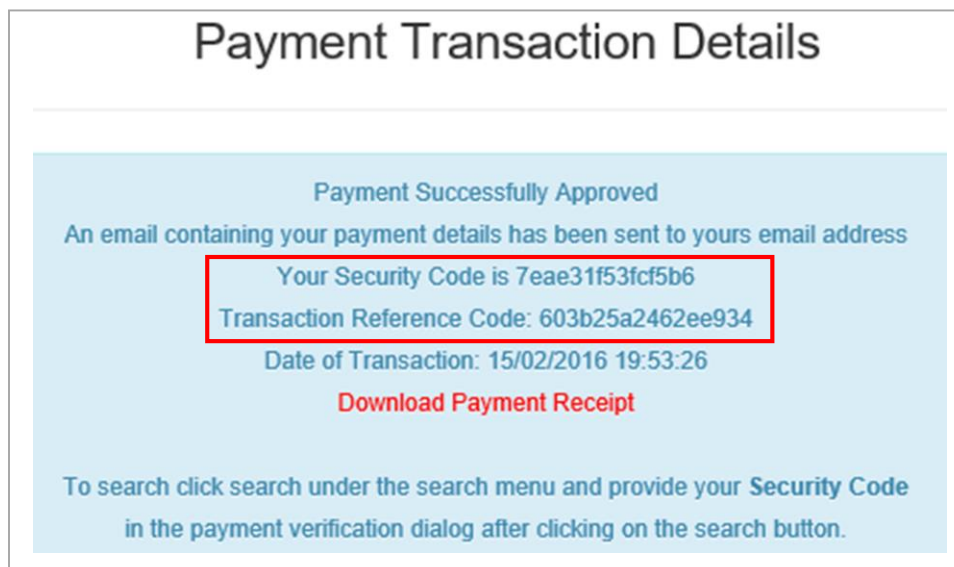
18. Provide the Expiry Date in Month and Year and enter the **CVV** Number.

19. Enter your Card PIN and Click on the  button when done.

20. Wait for the payment to be processed.



21. After successful processing of payment, the payment transaction confirmation page pops up with the [Transaction Reference Number](#) and [PIN Code](#) displayed.



22. Click on the **Download Payment Receipt** link to print the Receipt and use it for payment.

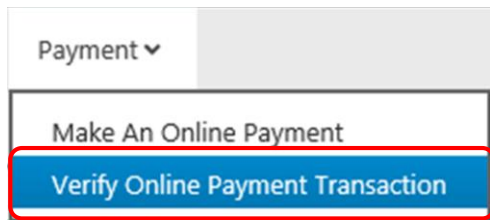
HOW TO QUERY AN ONLINE PAYMENT TRANSACTION

To Query an Online Payment Transaction:

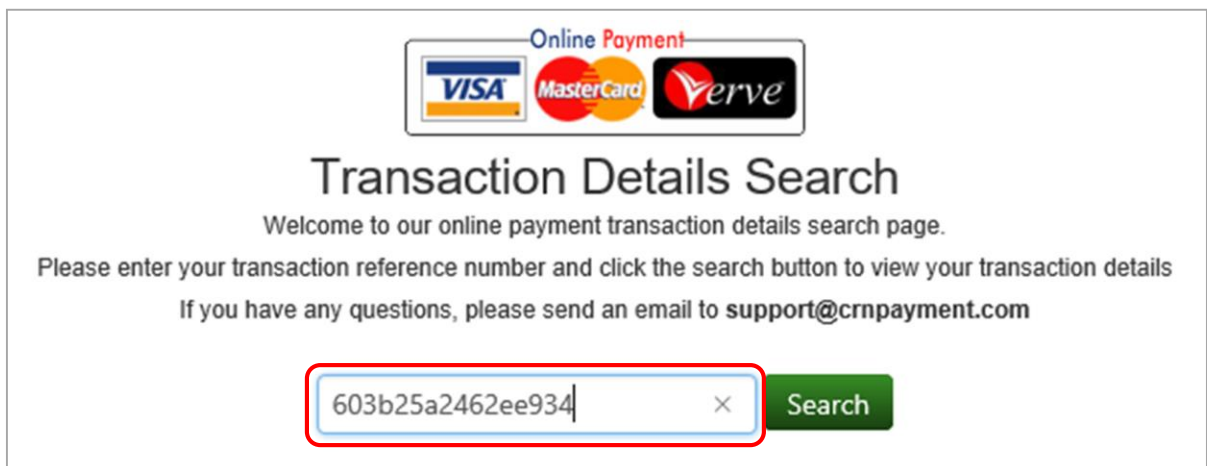
1. Login to the application with your **Login id** and **Password**.


NB: A Public User needs NO account in the Collateral Registry to query an online payment transaction.

2. Click on the “**Payment**” menu tab.



3. Select the **Query an Online Payment Transaction**” option from the drop down to open the **Transaction Detail Search** page.

A screenshot of the "Transaction Details Search" page. At the top, there are logos for "Online Payment" (VISA, MasterCard, Yerve). Below the logos, the text reads: "Transaction Details Search", "Welcome to our online payment transaction details search page.", "Please enter your transaction reference number and click the search button to view your transaction details", and "If you have any questions, please send an email to support@crmpayment.com". At the bottom, there is a search input field containing the text "603b25a2462ee934" and a green "Search" button. The input field and the "Search" button are highlighted with a red border.

4. Enter your [Transaction Reference Number](#) in the box and Click on the  button.
5. After a successful payment transaction search the confirmation page is displayed notifying you that the security code generated is sent to the email address you provided during the payment capture.
6. You may also click on the link **Download Payment Receipt** to download a copy of the receipt generated.

Payment Successfully Approved
An email containing your payment details has been sent to yours email address
Your Security Code is 7eae31f53fcf5b6
Transaction Reference Code: 603b25a2462ee934
Date of Transaction: 15/02/2016 19:53:26
[Download Payment Receipt](#)

To search click search under the search menu and provide your **Security Code** in the payment verification dialog after clicking on the search button.

POSTPAID TRANSACTION SETTLEMENTS

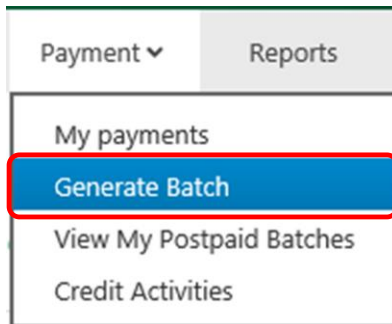
Client's settlement of outstanding [Postpaid](#) transactions in the system is achieved through the:

- Generation of outstanding Postpaid transaction batches.
- [Reconciliation](#) of outstanding Postpaid batches.

HOW TO GENERATE A BATCH

To generate a batch:

1. Login to the system with your **Login id** and **Password**
2. Click the **Payment** menu and select **Generate Batch** from the drop down list.



3. This displays the Generate batch page.
4. Indicate the Transaction Selection type by selecting any of the two options.
5. To generate batch on all outstanding Postpaid transactions select the option **All Outstanding Postpaid Transactions**.



CREATE BATCH FOR POSTPAID TRANSACTIONS

Generate Batch

Transaction Selection
Choose selection mode



All Outstanding Postpaid Transactions




Outstanding Postpaid Transactions for a period

Transactions Status

Unbatched transactions

Batched transactions

All transactions

6. Selecting the first option **All Outstanding Postpaid Transactions** displays three (3) options from which to generate the batch by transaction batch status.
7. Click on the option **Unbatched Transactions** to display all outstanding Postpaid transactions yet to be batched
8. Click on the option **Batched Transactions** to display all outstanding batched Postpaid transactions yet to be settled or paid.
9. Click on the option **All Transactions** to display all outstanding Postpaid transactions irrespective of their batch status.
10. To generate batch on outstanding Postpaid transactions per period, select the option **Outstanding Postpaid Transaction for a period**.
11. Enter the date period by indicating the date range as shown below.
12. Click on the Continue to Preview Batch button  to generate the batch per the parameters set.
13. The **Batch Preview** page showing all outstanding bills grouped by client and transaction type is displayed.



CREATE BATCH FOR POSTPAID TRANSACTIONS

Generate Batch

Transaction Selection

Choose selection mode

All Outstanding Postpaid Transactions

Outstanding Postpaid Transactions for a period

Transaction Period

More information here

By start and end date

By month and year

Month

All



Year

2015



CREATE BATCH FOR POSTPAID TRANSACTIONS

Preview And Generate Batch

Notice: Please review the outstanding transactions to be batched before generation.


Total Outstanding Bill

Outstanding Bill By Postpaid Client

Outstanding Transactions Bill

Postpaid bill by bank

Bank	Amount
First Bank Of Nigeria Plc	3,000.00

14. Preview transactions and then click on the **Generate Batch** button  to generate the batch or the **Back to the Generate Batch page** button to return to the previous page.
15. Clicking the **Generate Batch** button displays the confirmation dialog box requesting you to confirm action.

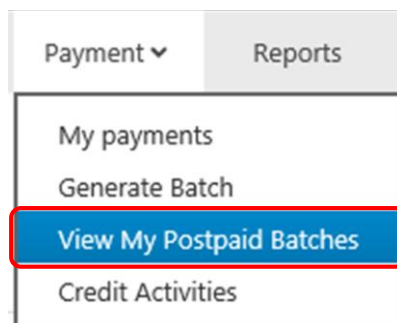



16. Click **YES** to continue or **NO** to Cancel.
17. Click **YES** to generate batch and complete.

HOW TO VIEW THE DETAILS OF A BATCH

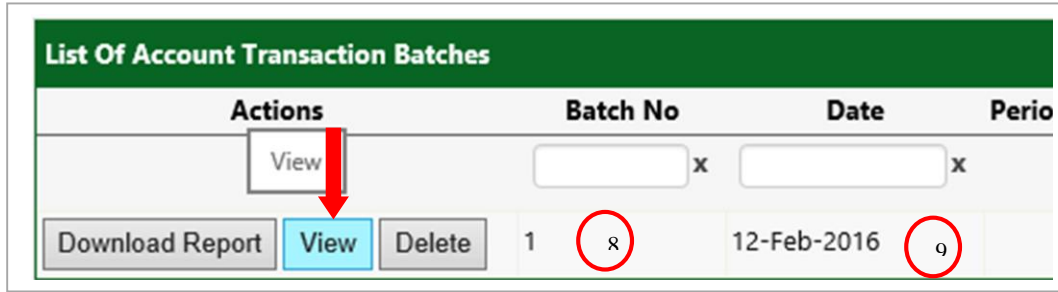
To view details of generated batch:

1. Login to the systems with your **Login id** and **Password**.
2. Click on the **Payment** menu and select **View My Postpaid Batches** or **View Client Postpaid Batches** from the dropdown list depending on your assigned role.



3. This displays the **Postpaid Transaction Batches** page.
4. At the Postpaid Transactions Batches page, you may search for batches by entering your search date by period or by month year.
5. Then Click on "**Submit**" button. 

6. Move to the **List of Account Transaction Batches** section.



7. The Action section is displayed buttons for viewing, reconciling, deleting or downloading batch as shown by the arrow.

8. The batch is listed and numbered.

9. The date batch is generated is also displayed.

10. Click on the **View** button of the batch of interest as shown above to view details of a specific batch.

📄 List

Batch No 1

Total Settlement

Total Expenses 3,000.00

Outstanding Amount

Period Start Date N/A

Period End Date N/A

[Expenditure Summary](#) [Expenditure List](#)

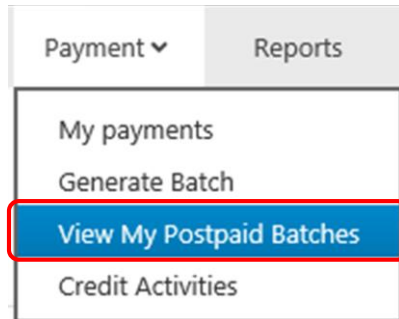
Postpaid transactions details

Date	Batch No	Client	Bank	Charged Transaction	Amount	Narration	Is Reconciled
Feb-12-2016	1	First Bank Of Nigeria Plc		Subordination of Financing	500.00	Loan Amount: NGN2,500, false	
Feb-11-2016	1	First Bank Of Nigeria Plc		Update of financing Stater	500.00	Loan Amount: NGN2,500, false	
Feb-11-2016	1	First Bank Of Nigeria Plc		Registration of Financing	1,000.00	Loan Amount: NGN2,000, false	
Feb-11-2016	1	First Bank Of Nigeria Plc		Registration of Financing	1,000.00	Loan Amount: NGN2,500, false	

HOW TO DOWNLOAD A BATCH

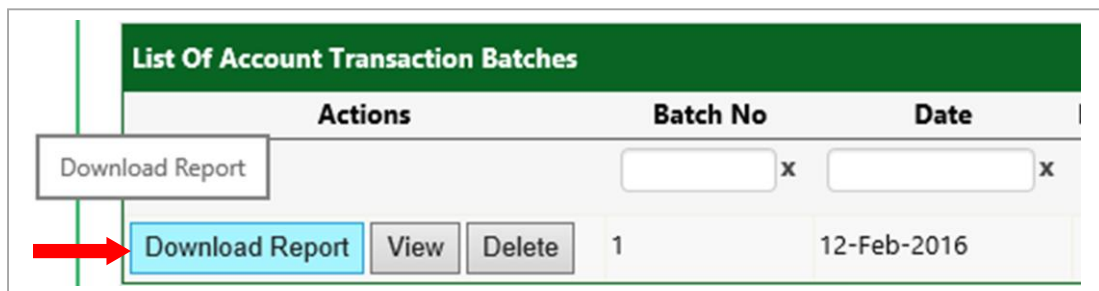
To download a batch:

1. Login to the systems with your **Login id** and **Password**.
2. Click on the **Payment** menu and select **View My Postpaid Batch** or **View Client Postpaid Batch** from the dropdown list depending on your assigned role.



3. This displays the **Postpaid Transaction Batches** page.
4. Search for batches by entering your search date and then Click on **Submit** button.
5. Move to the **List of Account Transaction Batches** section.

Submit



6. Click on the **Download Report** button of the batch of interest as shown above to download a PDF format of the report which may be saved to disk.

Batched Postpaid Transactions

Batch No	1
Generated By	First Bank Of Nigeria Plc
Generated On	12 Feb 2016
Period	Covered all outstanding postpaid transactions up to 2/12/2016 3:39:21 PM
Total Expenses	NGN3,000.00
Total Settlement	
Outstanding	NGN3,000.00

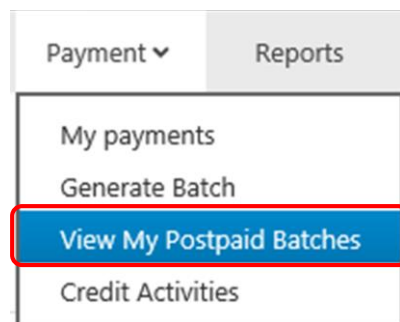
Below are the postpaid expenses incurred by the postpaid client covered in this batch file

Transaction	Fee (NGN)	Quantity	Amount (NGN)
Registration of Financing Statement	1,000.00	2	2,000.00
Subordination of Financing Statement	500.00	1	500.00
Update of financing Statement	500.00	1	500.00
			3,000.00

HOW TO DELETE A BATCH

To delete a batch:

1. Login to the systems with your **Login id** and **Password**.
2. Click on the **Payment** menu and select **View My Postpaid Batch** or **View Client Postpaid Batch** from the dropdown list depending on your assigned role.



3. This displays the **Postpaid Transaction Batches** page.
4. Search for batches by entering your search date and then Click on **Submit** button.

Submit

5. Move to the **List of Account Transaction Batches** section.

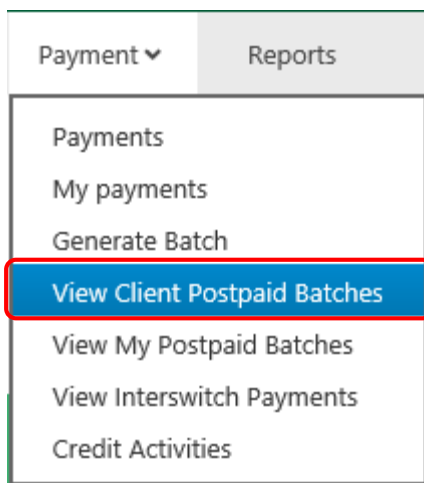
List Of Account Transaction Batches			
Actions	Batch No	Date	Per
<input type="button" value="Delete"/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
<input type="button" value="Download Report"/> <input type="button" value="View"/> <input type="button" value="Delete"/>	1	12-Feb-2016	

6. Click on the **Delete** button of the batch of interest as shown above to delete.
7. This displays the **Delete** page.
8. On the Delete page a summary of the total batch expense is displayed.
9. Click on the **Delete** button to complete.

HOW TO RECONCILE A BATCH

To reconcile a batch:

1. Login to the systems with your **Login id** and **Password**.
2. Click on the **Payment** menu and select **View Client Postpaid Batch** from the dropdown list.



3. This displays the **Postpaid Transaction Batches** page.
4. Search for batches by entering your search date and then Click on **Submit** button.

5. Move to the **List of Account Transaction Batches** section.

List Of Account Transaction Batches			
Actions	Batch No	Date	
<input type="button" value="Reconcile"/>	<input type="text" value=""/>	<input type="text" value=""/>	
<input type="button" value="Download Report"/> <input type="button" value="View"/> <input type="button" value="Reconcile"/> <input type="button" value="Delete"/>	1	12-Feb-2016	

6. Click on the **Reconcile** button of the batch of interest as shown above to reconcile.
7. This displays the **Reconcile** page.
8. On the Reconcile page a summary of the total batch expense is displayed.

Batch No	1
Total Settlement	
Total Expenses	3,000.00
Outstanding Amount	
Period Start Date	N/A
Period End Date	N/A

9. Enter your comments in the **Reconcile Comment** box and click on the **Reconcile Batch**.

Reconcile Comment

Reconcile Batch

Bank Name	Amount
First Bank Of Nigeria Plc	3000.00

10. Wait for success message to be displayed.

Are you sure you want to continue with reconciliation of the selected postpaid transactions. Click yes to continue or no to cancel

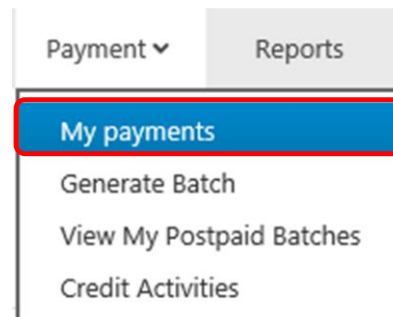
11. Click **YES** to complete the reconciliation.




HOW TO VIEW YOUR SETTLEMENT PAYMENTS

Clients can view their settlement payments using the **My Payments** page.

To view your settlement payment:

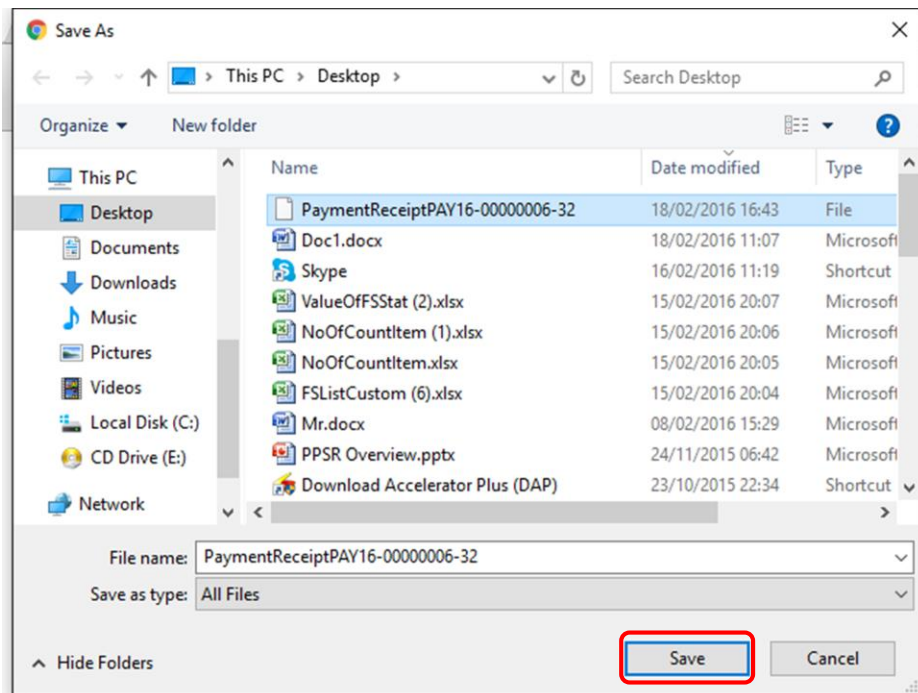
1. Login to the application with your **Login Id** and **Password**.
2. Click the **Payment** menu.
3. Select **My Payments** from the drop down list.
4. This opens the **Payments** page.



List Of Payments					
Actions	Receipt No	Payment Date	Payment Type	Amount	Paid By
	<input type="text"/> x	<input type="text"/> x	<input type="text"/> x		
	PAY16-00000006-32	18-Feb-2016	Settlement	9,500.00	First Bank Of Nige
	PAY16-00000005-75	15-Feb-2016	Interswtich WebPay	1,000.00	lux
	PAY16-00000004-78	29-Jan-2016	Interswtich WebPay	60,000.00	Kojun Adu

5. You may filter the list by payment date and the click on the **Submit Search** button.

6. Click on the download icon  to download the payment details.



7. Wait for the Save dialog box to open.

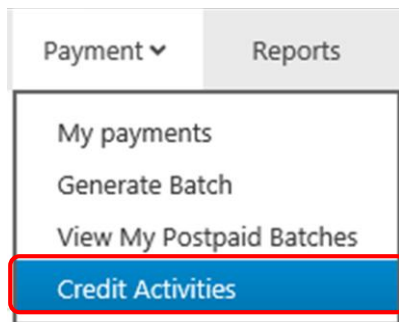
8. Select the directory you wish to Save the file to and give the file a Name.

9. Click on the save button to **Save** or Cancel to close.

HOW TO VIEW CLIENT CREDIT ACTIVITIES:

To view client credit activities:

1. Login to the application with your user **Login Id** and **Password**
2. Click on the **Payments** menu tab and Select **Credit Activities** from the drop down list.



3. The **Credit Activities** page opens displaying the summary balance on the client's **Postpaid account**.

List	
Client Code	MCC16-00000003-81
Account Type:	Postpaid
Balance	-9,500.00
Account No	65587689870987

4. Below the summary balance are found the detail transaction charges debited on the account and the total credit balance.

Credit Activities							
Entry Date	Name Of User	Type	Fee	C/D	Amount	Narration	Bal
18-Feb-2016 10:17:54 AM	Adama Adama	Charged Fee	Obtain Certified Search Res	D	500.00		-9,500.00
18-Feb-2016 10:17:09 AM	Adama Adama	Charged Fee	Search	D	500.00		-9,000.00
17-Feb-2016 16:16:30 PM	Adama Adama	Charged Fee	Registration of Financing S	D	1,000.00	Loan Amount: N	-8,500.00
16-Feb-2016 16:10:24 PM	Adama Adama	Charged Fee	Obtain Certified Search Res	D	500.00		-7,500.00

Transaction charges

Credit Balances

8.0 PERFORMING A SEARCH

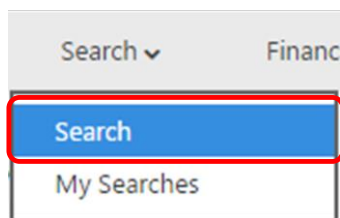
You may search for a financing statement or notices that identify a particular security interest in the Collateral Registry as a registered user or public user. You may search registrations officially by the debtor **Identification Number** using the debtor's [Business Registration Number](#) if an institution or [Biometric Verification Number](#) if individual. You may also search registrations by [Collateral Serial Number](#) in the case of serial numbered collaterals.

HOW TO SEARCH BY DEBTOR ID NUMBER AS REGISTERED CLIENT

You may search for a financing statement or notices that identify a particular security interest by Debtor Identification Number as Registered Client.

To Search Registrations by Debtor Identification Number:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Search** Menu and select **Search** from the dropdown list.



3. This opens the **Search** Financing Statement page.



SEARCH FOR FINANCING STATEMENTS

Search Financing Statement

Search Instructions

You can search by the unique identification number for an individual debtor, or the business registration number for company, cooperative or registered business name debtor or the collateral serial number.

Search Criteria

Search By



Individual Debtor



Company, Cooperative or Registered Business Name




Collateral Serial No.

Unique ID (BVN)

78902534



4. Indicate your Search criteria by selecting your option.
5. To search by company, cooperative or registered business, click in the option that says **Company, Cooperative or Registered Business Name** and enter the [Business Registration Number](#) in the *Business Registration Number* box that is displayed by selecting a prefix.
6. To search by individual debtor, click in the option that says **Individual Debtor** and enter the Biometric Verification Number in the *Unique ID (BVN)* box as shown above.
7. Click on the **Submit Search Request** button  to submit search request.
8. After submitting search request a pop up message appears notifying you of the number of search items found per your search parameter.

Your search request returned with 1 record(s)

OK

9. Click **OK** to open the **Search Results** page.



Search results						
	Status	Registration No	Debtor Name	Debtor ID	Debtor DOB	Debt
	Active	REG16-00000009-63	Lordina Barnes	78902534	17/Feb/1980	

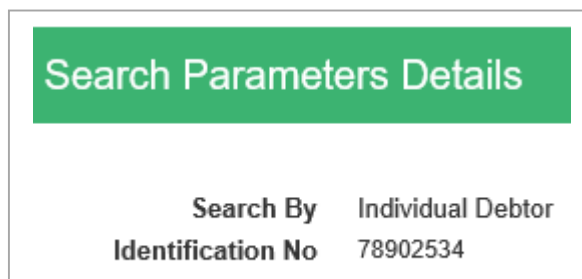
Showing 1 entries

10. To view and generate the search report, Click inside the box of the financing statement that meets your search request as shown above.

11. Click on the **View and Generate Search Report** button.

View and Generate Search Report

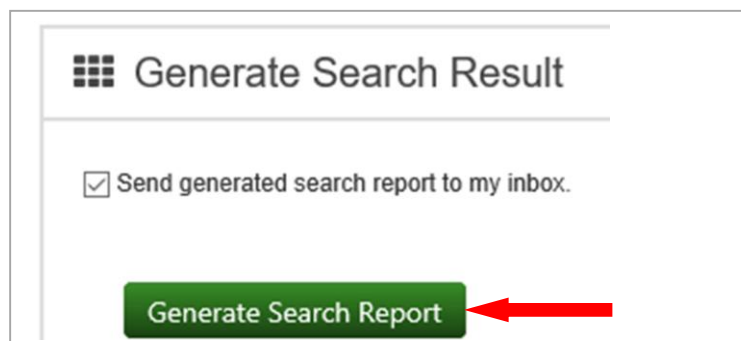
12. This opens the Search Report page with the summary of the search parameters displayed and the details of financing statement below it.



Search Parameters Details

Search By Individual Debtor
Identification No 78902534

13. Click inside the box that says *Send generated search report to my inbox* and then click on the **Generate Search Report** button as shown below.

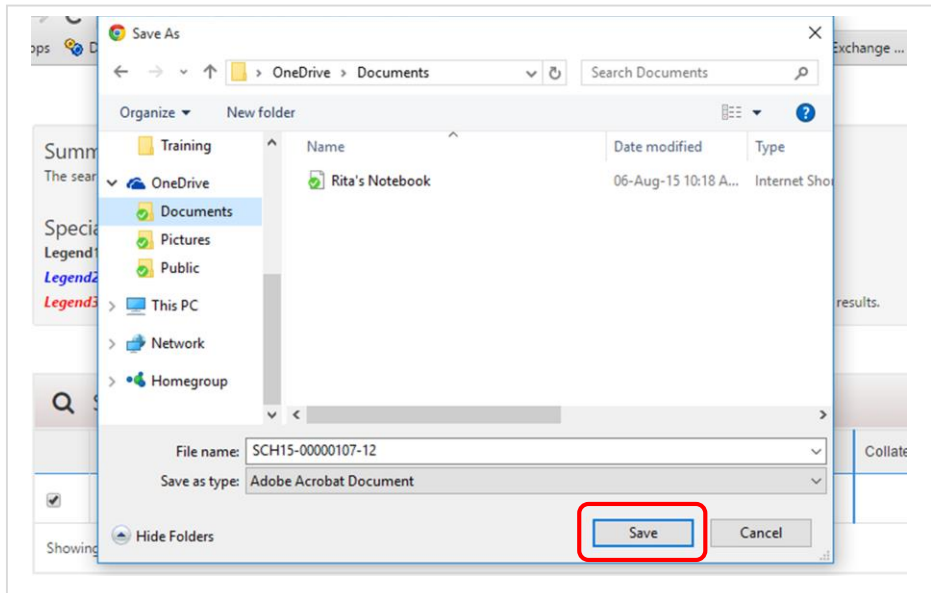


Generate Search Result

Send generated search report to my inbox.

Generate Search Report

14. Click on the **Generate Search Report** button to download the Search Certificate.
15. Wait for the Save dialog box to open.
16. Select the directory you wish to Save the file to and give the file a Name.
17. Click on the save button to **Save** or Cancel to close.

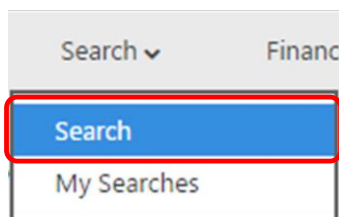


HOW TO SEARCH BY COLLATERAL AS REGISTERED CLIENT

You may search for financing statements or notices that identify a particular security interest by [Collateral Serial Number](#) as Registered Client.

To Search by Collateral:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Search** Menu and select **Search** from the dropdown list.



3. This opens the **Search Financing Statement** page.

SEARCH FOR FINANCING STATEMENTS

Search Financing Statement


Search Instructions
You can search by the unique identification number for an individual debtor, or the business registration number for company, cooperative or registered business name debtor or the collateral serial number.

Search Criteria

Search By

- Individual Debtor
- Company, Cooperative or Registered Business Name
- Collateral Serial No.

Collateral Serial No.


4. Indicate your Search criteria by selecting your option.
5. Click in the option that says **Collateral Serial No.** and enter the [Collateral Serial Number](#) in the *Collateral Serial No.* box as shown above.
6. Then, click on the **Submit Search Request** button  to submit search request.
7. After submitting search request a pop up message appears notifying you of the number of search items found per your search parameter.

Your search request returned with 1 record(s)

8. Click **OK** to open the **Search Results** page.

Search results								
	Status	Registration No	Debtor Name	Debtor ID	Debtor DOB	Debtor Email	Collateral Serial	Collat
<input checked="" type="checkbox"/>	Active	REG16-00000008-66	Beta Malt Farms	BN_870914893			GWT78913789	Motor

Showing 1 entries

- To view and generate the search report, Click inside the box of the financing statement that meets your search request as shown above.
- Click on the **View and Generate Search Report** button. 
- This opens the Search Report page with the summary of the search parameters displayed and the details of financing statement below it.

Search Parameters Details

Search By Collateral Serial No.


Collateral Serial No. GWT78913789

- Click inside the box that says *Send generated search report to my inbox* and then click on the **Generate Search Report** button as shown below.

☰ **Generate Search Result**

Send generated search report to my inbox.

Generate Search Report



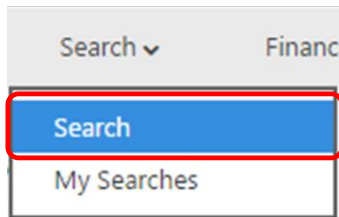
13. Click on the Generate Search Report button to download the Search Certificate.
14. Wait for the Save dialog box to open.
15. Select the directory you wish to Save the file to and give the file a Name.
16. Click on the save button to **Save** or Cancel to close.

HOW TO PEFORM A SEARCH AS PUBLIC USER

You may search for a financing statement or notices that identify a particular security interest by Debtor Identification Number as [Public Client](#).

To Search Registration by Debtor Identification:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Search** Menu and select **Search** from the dropdown list.



3. This opens the **Search Financing Statement** page.
4. Indicate your Search criteria by selecting your option.



SEARCH FOR FINANCING STATEMENTS

Search Financing Statement

Search Instructions

You can search by the unique identification number for an individual debtor, or the business registration number for company, cooperative or registered business name debtor or the collateral serial number.

Search Criteria

Search By

Individual Debtor

Company, Cooperative or Registered Business Name

Collateral Serial No.


Business Reg. No

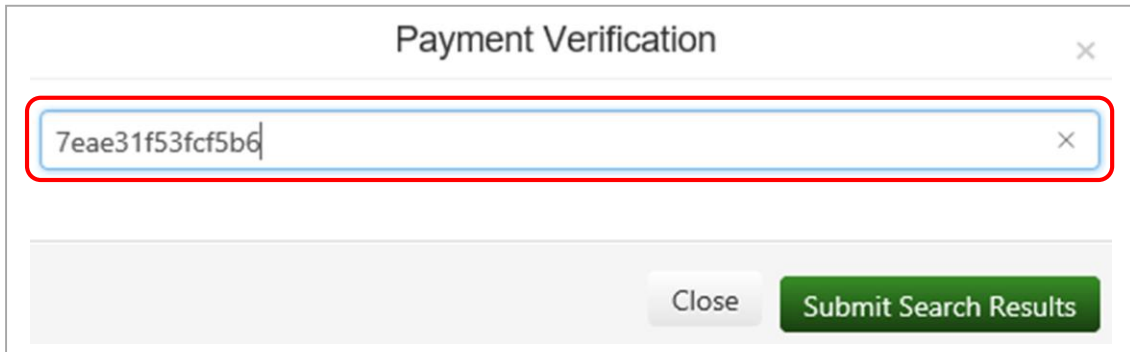
IT_



69898709

6

5. To search by individual debtor, click in the option that says **Individual Debtor** and enter the Biometric Verification Number in the *Unique ID (BVN)* box.
6. To search by company, cooperative or registered business, click in the option that says **Company, Cooperative or Registered Business Name** and enter the [Business Registration Number](#) in the *Business Registration Number* box that is displayed by selecting a prefix as shown above.
7. To search by collateral, select the third option that says **Collateral Serial No.** and enter the serial number of the collateral in the *Collateral Serial No.* box.
8. Next, click on the **Submit Search Request** button  to submit search request.
9. The **Payment Verification** page is displayed requesting you to enter your [PIN Code](#).



10. Enter the Security Code on your payment receipt in the *Payment Verification* box and click on the **Submit Search Results** button.

11. After verification of payment the [BVN](#) Capturing page is displayed.



12. Enter your Biometric Verification Number (BVN) in the *BVN* box as shown above and then click on the **Submit Search Results** button.

13. After submitting search request a pop up message appears notifying you of the number of search items found per your search parameter.



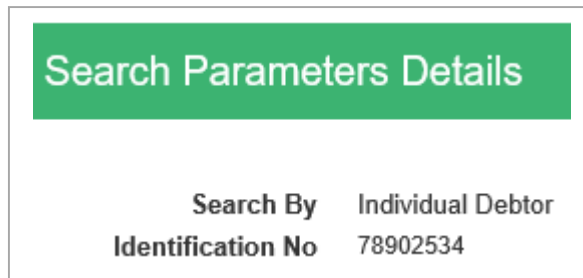
14. Click **OK** to open the **Search Results** page.

15. To view and generate the search report, Click inside the box of the financing statement that meets your search request as shown above.

16. Click on the **View and Generate Search Report** button.

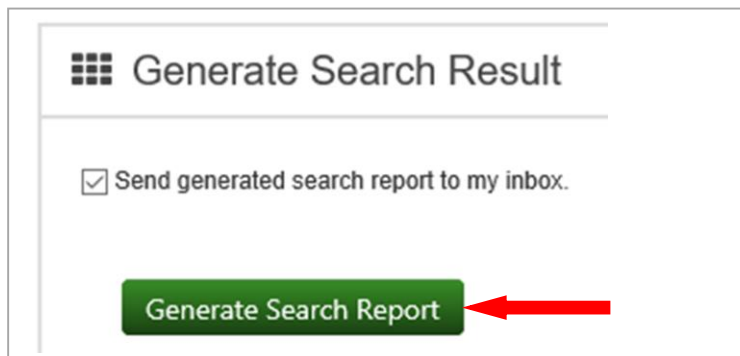
View and Generate Search Report

17. This opens the Search Report page with the summary of the search parameters displayed and the details of financing statement below it.



A screenshot of a web interface showing search parameters. At the top, there is a green header with the text "Search Parameters Details". Below the header, the text "Search By Individual Debtor" is displayed, followed by "Identification No 78902534".

18. Click inside the box that says *Send generated search report to my inbox* and then click on the **Generate Search Report** button as shown below.



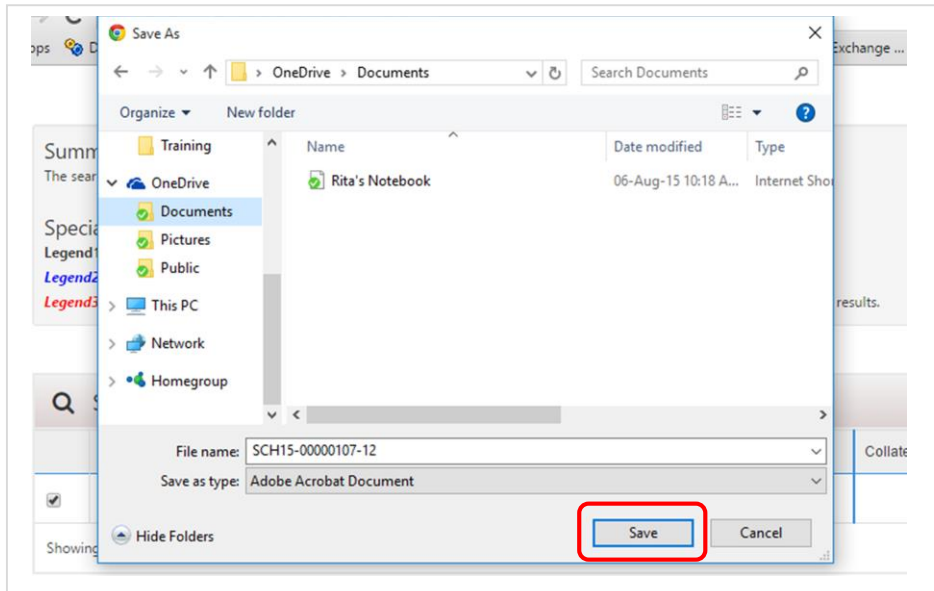
A screenshot of a web interface titled "Generate Search Result". It features a checkbox labeled "Send generated search report to my inbox." which is checked. Below the checkbox is a green button labeled "Generate Search Report". A red arrow points to the right side of this button.

19. Click on the Generate Search Report button to download the Search Certificate.

20. Wait for the Save dialog box to open.

21. Select the directory you wish to Save the file to and give the file a Name.

22. Click on the save button to **Save** or Cancel to close.

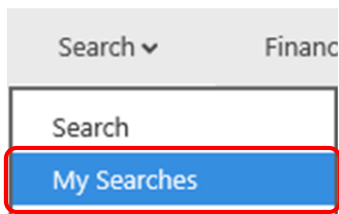



HOW TO VIEW YOUR PREVIOUS SEARCHES

When you generate a search, a copy of the search is stored in the clients search repository for future use.

To View previous Searches

1. Login to the application with your **Login id** and **Password**.
2. Click the **Search** Menu and select **My Searches** from the dropdown list.



3. This opens **My Searches** page where you may search for previous searches my date.
4. Enter the Search dates and then click on the **Submit Search**  button.

📅

Search List

Filter search date by start and end date
 Filter search date by month and year

From
 To


5. Below this would be a list of previous searches.

List of searches				
Actions ▲	Search No	Search Date	Name of Searcher	Clie
<div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> <input style="width: 80px;" type="text"/> x </div>	<div style="border: 1px solid #ccc; padding: 2px; display: inline-block;"> <input style="width: 80px;" type="text"/> x </div>			
<div style="border: 1px solid #ccc; padding: 2px; display: inline-block; background-color: #e0e0e0;"> Certified Report </div>	<div style="border: 2px solid red; padding: 2px; display: inline-block;"> SCH16-00000093-05 </div>	16-Feb-2016	Adama Adama	First Bank Of
	SCH16-00000092-08	15-Feb-2016	Adama Adama	First Bank Of

6. To download the search certificate, click on the **Certified Report** button as shown by the arrow.

7. Click on the **Search Report** link to open the Search Report details.

Search results

		Status	Registration No	Debtor Name	Debtor ID	Debtor DOB
<input type="radio"/>		Active	REG16-00000009-63	Lordina Barnes	78902534	17/Feb/1980


Showing 1 entries

+ Generated Search Reports

	Registration Number	File Name	File
Download	REG16-00000009-63	SCH16-00000090-14.pdf	a

- Above the Search Results detail is displayed a notice on the date the search was conducted.

The search result shown below was from a previously conducted search on 15-Feb-2016

- Click on the **Download Search Report** button  or the **Download** link as shown above to generate the Search Certificate and **Save** the report to disk.
- Wait for the Save dialog box to open.
- Select the directory you wish to Save the file to and give the file a Name.
- Click on the save button to **Save** or Cancel to close.

9.0 ADMINISTRATION

This section describes how an [administrator](#) performs administrative duties in the system. There are two types of administrators in this system: The Client Administrator and the Registry Administrator.

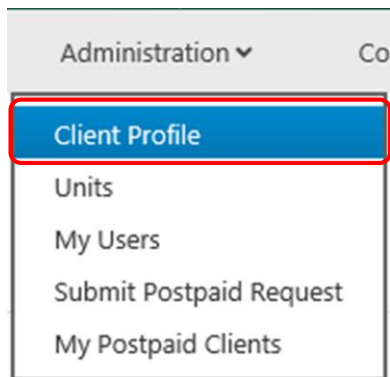
MANAGING REGISTERED CLIENTS

All client administrative activities are managed from here.

HOW TO EDIT CLIENT PROFILE

To Edit Client Profile:


1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **Client Profile** from the drop down list.



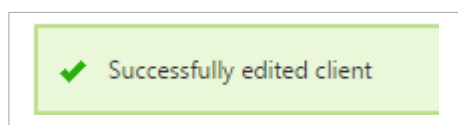
3. This opens the **Client Profile** page.

List	
Client Code	MCC16-00000003-81
Company Name	First Bank Of Nigeria Plc
Incorporation Number	T7984784
Nationality	Nigerian
Secured Creditor Type	Deposit Money Banks
Telephone	(234) 8 095 07587

4. Click the **Edit Client Profile** button  to open the Client Profile page for editing.

Click on the **Submit** button  at the bottom of the page to update client profile and complete.

5. After successful updating client profile, a confirmation message similar to that below is displayed.

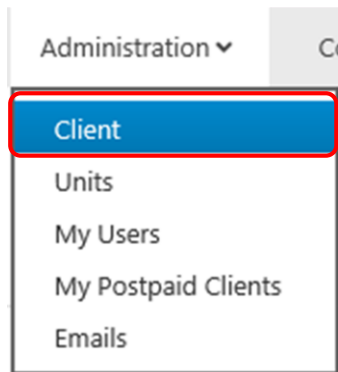


HOW TO DEACTIVATE A CLIENT

Only the [Registry Administrator](#) can deactivate the account of a registered client.

To Deactivate A Client:

1. Login to the application with your **Login Id** and **Password**
2. Click the **Administration** menu.
3. Select **Clients** from the drop down list.



4. This opens the Client page. Search for client by entering your search date to filter page. Search by date range or month year.

A screenshot of the 'Filter Clients' form. The form has a title 'Filter Clients' and contains the following fields:

- Date Search Method:** Two radio buttons. The first is 'Use start and end date' (unselected). The second is 'Use month and year' (selected).
- Month:** A dropdown menu with 'All' selected.
- Year:** A text input field containing '2015'.
- Client Status:** A dropdown menu with 'Approved' selected.

At the bottom of the form is a green button labeled 'Submit Search', which is highlighted with a red border.

5. Click on the **Submit Search** button to filter page.
6. Then, move to the **Actions** section.

Clients						
Actions		Client Code	Name			
		<input type="text"/> x				
Edit	Delete	Deactivate	Users	Account	MCC16-00000004-78	ABC Microfinance Bank I
Edit	Delete	Deactivate	Users	Account	MCC16-00000016-42	Aqua
Edit	Delete	Deactivate	Users	Account	MCC16-00000006-72	Atlas Microfinance Bank

7. Click the **Deactivate** button to deactivate client.
8. A dialog window loads requesting you to confirm the deactivation process.
9. Click **OK** to confirm or **Cancel** to reject.
10. Confirm your deactivation by Clicking **OK**.

Are you sure you want to deactivate this client

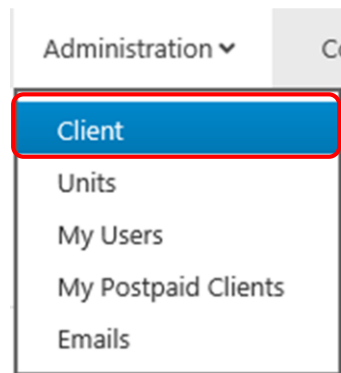
11. After a Successful deactivation a confirmation message is displayed.
12. Click the **OK** button to complete.


HOW TO ACTIVATE A CLIENT

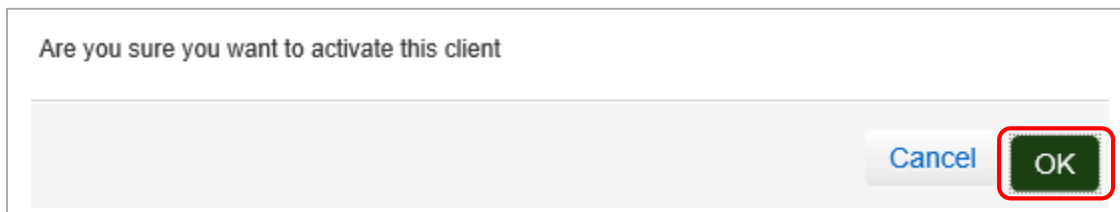
Only the [Registry Administrator](#) can activate the account of registered clients.

To Activate Registered Client:

1. Login to the application with your **Login Id** and **Password**.
2. Click the **Administration** menu.
3. Select **Clients** from the drop down list.



4. This opens the Client page. Search for client by entering your search date to filter page. Search by date range or month year and click on the **Submit Search** button to filter page.
5. Then, move to the **Actions** section.
6. Click the **Activate** button  to activate client.
7. A dialog window loads requesting you to confirm the activation process.
8. Click **OK** to confirm or **Cancel** to reject.
9. Confirm your account activation by Clicking **OK**.



10. After a Successful deactivation a confirmation message is displayed.
11. Click the **OK** button to complete.

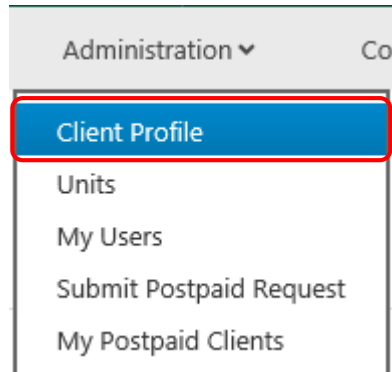
HOW TO DELETE REGISTERED CLIENT

Only the [Registry Administrator](#) can delete the account of registered clients.

To Delete a Client:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Administration** menu.
3. Select **Clients** from the drop down list.

4. This opens the Client Profile page.

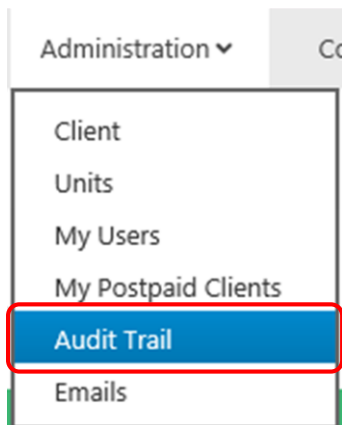


5. Search for client by entering your search date to filter page. Search by date range or month year and click on the **Submit Search** button to filter page.
6. Then, move to the **Actions** section.
7. Click the **Delete** button to delete client.
8. A dialog window loads requesting you to confirm the deletion process.
9. Click **OK** to confirm or **Cancel** to reject.
10. Confirm the account deletion by Clicking **OK**.
11. After a Successful deletion a confirmation message is displayed.
12. Click **OK** to complete.

AUDIT TRAILS

To view client audit trails:

1. Login to the application as the [Administrator](#)
2. Click on the **Administration** menu tab
3. Select **Audit Trail** from the drop down list.



4. The **Audit Trail** page opens. All user and client activities are audited here.

Audits				
Actions	Audit Date	Name of User	Audit Action	Message
	<input type="text"/> x	<input type="text"/> x		<input type="text"/>
View	20-Feb-2016 01:40:54	Super swqwsqw Super	logged in successfully	Username: super
View	20-Feb-2016 01:40:29	Super swqwsqw Super	modified user roles	Username: super
View	20-Feb-2016 01:39:51	Super swqwsqw Super	logged in successfully	Username: super

5. Click on the **View** button to view details of the audits.

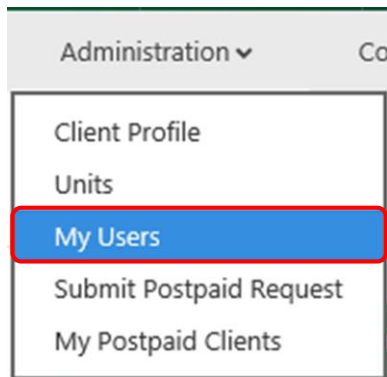
MANAGING USERS



HOW TO EDIT USER PROFILES

Apart from the User's **Login id** all other user profiles can be edited.

To Edit User Profiles:

1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.



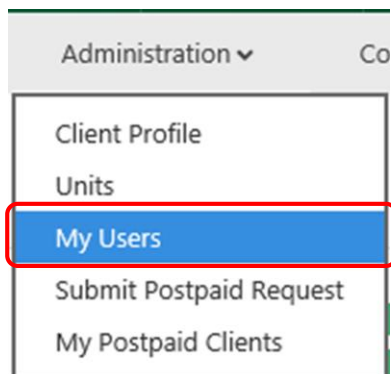
3. This takes you to the **Users** page.
4. Under the **List of Users** Click the **Edit** button  to open the user page.
5. Edit User profile by changing editable fields.
6. When completed Click on the **Save** button .
7. You may also change your user password by clicking on the My Profile tab to open the

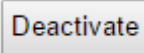
HOW TO DEACTIVATE A USER

A user may be deactivated to disable the User.

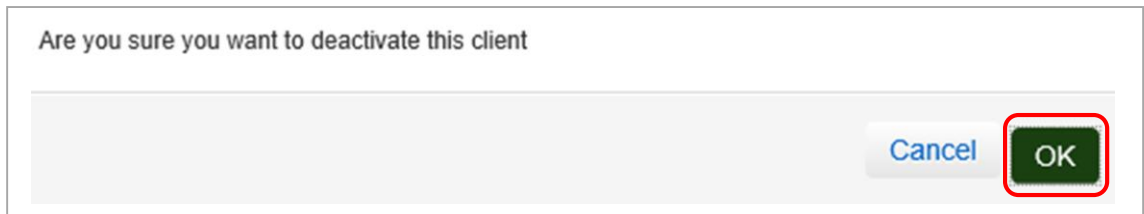
To Deactivate A User:

1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.



3. This takes you to the **Users** page.
4. Under the **List of Users** Click the **Deactivate** button. 

5. A pop opens asking you to confirm User Deactivation.



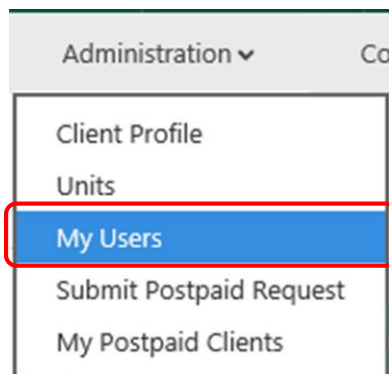
6. Click **OK** to confirm or **Cancel** to reject.
7. After successful deactivation a confirmation message is displayed.
8. Click **OK** to complete.

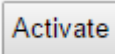
HOW TO ACTIVATE A USER

A deactivated user may be activated to enable the user.

To Activate A User:

1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.




3. This takes you to the **Users** page.
4. Under the **List of Users** Click the **Activate** button. 
5. A dialog window loads requesting you to confirm User Activation.
6. Click **OK** to confirm or **Cancel** to reject.
7. After successful activation a confirmation message is displayed.



8. Click **OK** to complete.

HOW TO DELETE A USER

To Delete A User:

1. Login to the application with your **Login Id** and **Password**.
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.
3. This takes you to the **Users** page.
4. Under the **List of Users** Click the **Delete** button. 
5. A dialog window loads requesting you to confirm User deletion.
6. Click **OK** to confirm or **Cancel** to reject.
7. After successful deletion a confirmation message is displayed.
8. Click **OK** to complete.

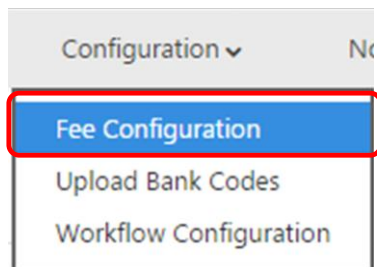
10.0 CONFIGURATION SETTINGS

This system provides you with options to configure the application. Most of the menu tabs in this section are only accessible to Registry users.

HOW TO CONFIGURE PAYMENT FEES

To configure the payment fees:


1. Login to the application with your **Login id** and **Password**.
2. Click on the **Configuration** menu tab and Select **Payment Configuration** from the drop down list as shown below.



3. This opens the **Payment Configuration** page with all the fees values disabled.

Transaction Fees Setup	
Transaction Name	Amount
Registration of Financing Statement	<input type="text" value="1,000.00"/>
Update of financing Statement	<input type="text" value="500.00"/>
Cancellation of Financing Statement	<input type="text" value="0.00"/>

4. Click on the **Edit Fees** button to enable fields for Fees setup.
5. Enter the amount payable in their respective fields.

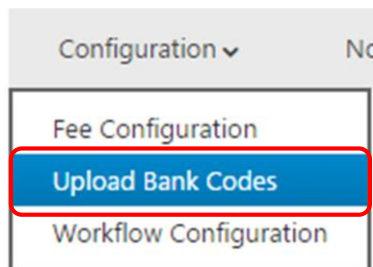
- Next, click **Save Fee Configuration** button  to complete.
- After successful fees configuration setup the confirmation message below is displayed.



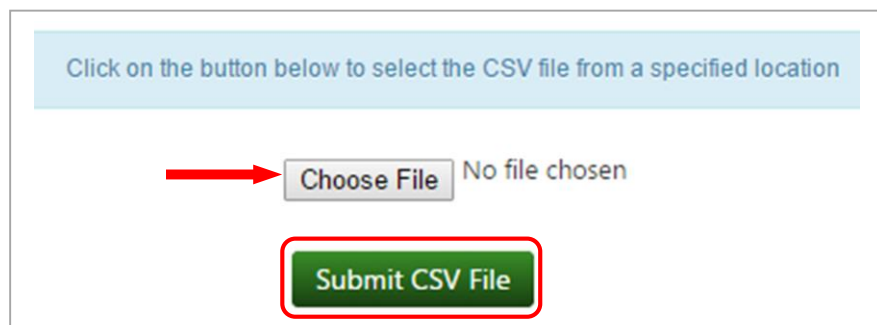
HOW TO UPLOAD BANK CODES

To Upload Bank Codes:

- Login to the application with your **Login id** and **Password**.
- Click on the **Configuration** menu tab and Select **Upload Bank Codes** from the dropdown list.



- This loads the **Upload** page.
- Click on **Browse** to load the file.

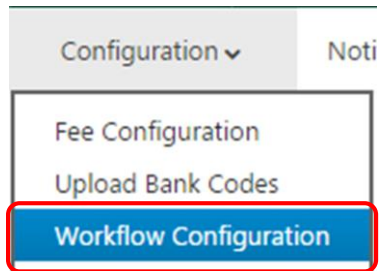


- Click the **Open** button of your file dialogue box to open file.
- Then, click on the **Submit CSV File** to submit.

HOW TO CONFIGURE WORKFLOW


To Configure the Workflow:

1. Login to the application with your **Login id** and **Password**.
2. Click the **Configuration** menu tab.
3. Select **Workflow Configuration** from the drop down list.



4. This opens the **Workflow Configuration** page.
5. Under the **Status** column, click inside the transaction box of the item to assign the workflow as shown below.

SETTING	STATUS
Use workflow for Registration of financing statement	<input checked="" type="checkbox"/>
Use workflow for Update of financing statement	<input checked="" type="checkbox"/>

6. When completed, click on the **Save** button 

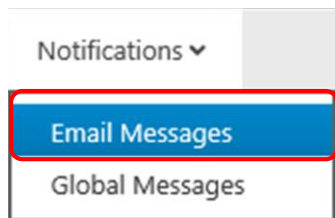
11.0 NOTIFICATIONS

All notifications to clients and users are listed here

HOW TO RETRIEVE EMAIL NOTICES

To View Your Emails:

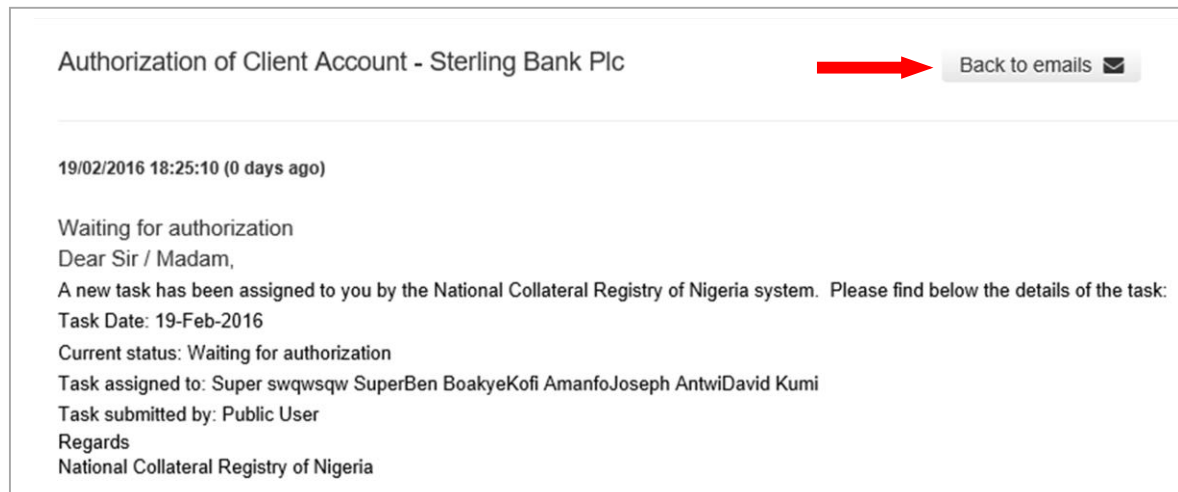
1. Login to the application with your **Login id** and **Password**.
2. Click on the **Notification** menu tab and Select **Email Messages** from the dropdown list.



3. This opens the **Email Messaging** page. Move to the Actions section and Click on **View Mail** as shown below.

Emails		
Actions	Date	
	<input type="text"/> x	<input type="text"/> x
View Mail	19-Feb-2016	Authorization of Client Account - Ste
View Mail	19-Feb-2016	Authorization of Client Account - Ste

4. This opens the email content for reading. For example, an email sent to a user on new account created is shown below.



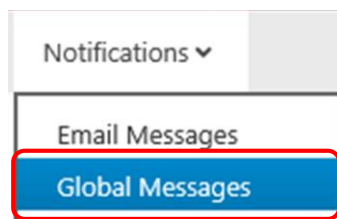
5. Click **Back to Emails** to return to previous page.


HOW TO CREATE GLOBAL MESSAGES

Global message can be created and sent to all users within the organization or to specific or targeted users of the application.

To Create Global Messages:

1. Login to the application with your **Login id** and **Password**.
2. Click on the **Notification** menu tab and Select **Global Messages** from the dropdown list.



3. This opens the **Global Messaging** page.
4. Click on the **Edit** button  to edit a global message.
5. To create a new message, click on **Create Global Message**.

NCR System Maintenance

Normal

Please be informed that the National Collateral Registry system of Nigeria is scheduled for updates on the 6th of February, 2016, and will be unavailable to the general public.


The Registry apologies for any inconveniences is might cause.

Thank you.

Limit To Admin Limit To Client Or Owners Limit To Institution Or Individual

+ Add Roles

Submit Global Message

6. Enter **Message Title** in it box as shown above.
7. Type your Message in the message box.
8. Select the recipients by checking the preferred box.
9. To add recipients with assigned roles, click on the **Add Roles** button as shown above.
10. Click **Submit Global Message** to submit message when done.
11. Click on the **Delete** button  **Delete** to delete a global message.
12. After successful deletion the message below is displayed to confirm completion.

