USER MANUAL

NATIONAL COLLATERAL REGISTRY OF NIGERIA

MAY, 2016

Revision Sheet

Release No.	Date	Revision Description
Version. 1	24/05/2016	User Manual

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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 *Planes, Boats, Motor Vehicles, Plant and Machinery*.
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.

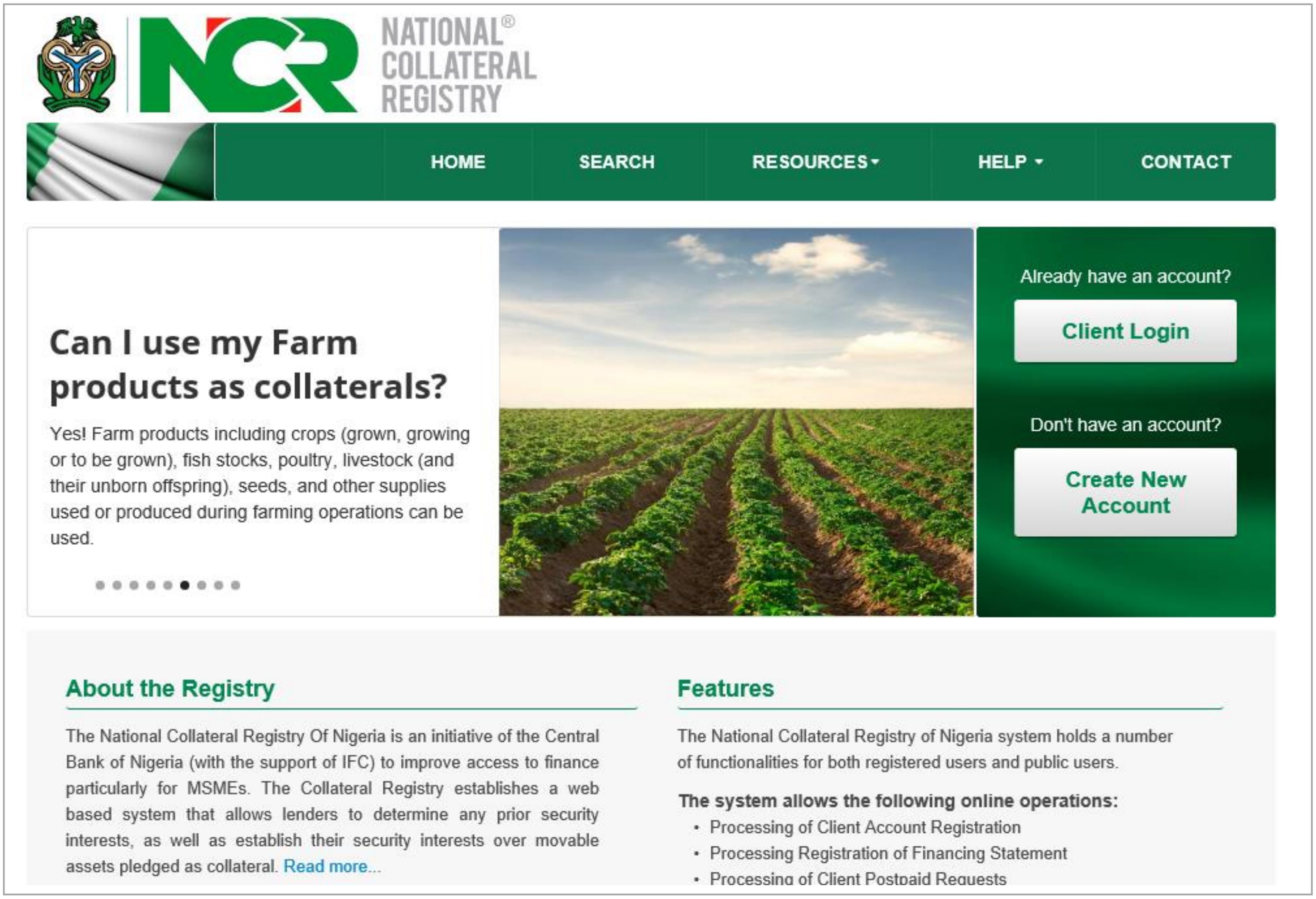
INTERNET SPEED

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.



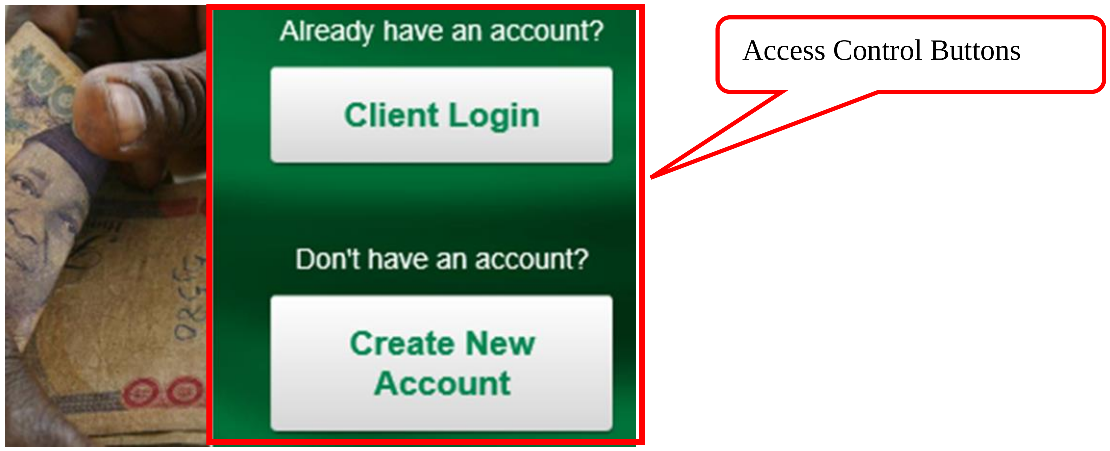
The Home page of the Collateral Registry System shows five (5) main **Menu Tabs** at the top and two (2) **Access Control Buttons** at the right hand corner of the page.

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

A. The Access Control buttons are:

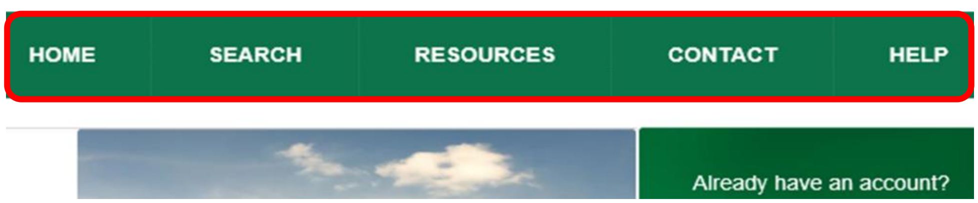
1. **Login:** Click this to Login to the system at the Login Page if you are a Registered Client of the system.

2. **Create New Account:** Click this to Create New Account in the system as a first time client.



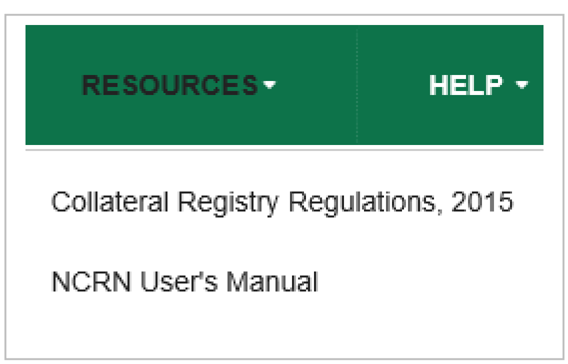
B. The Menu Tabs are:

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.

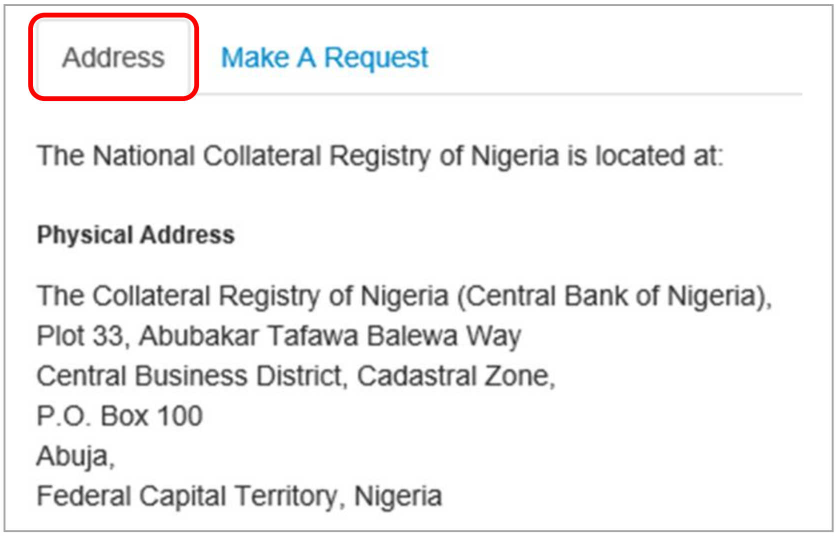
3. Clicking the **Resources** menu tab provides the following drop down options:



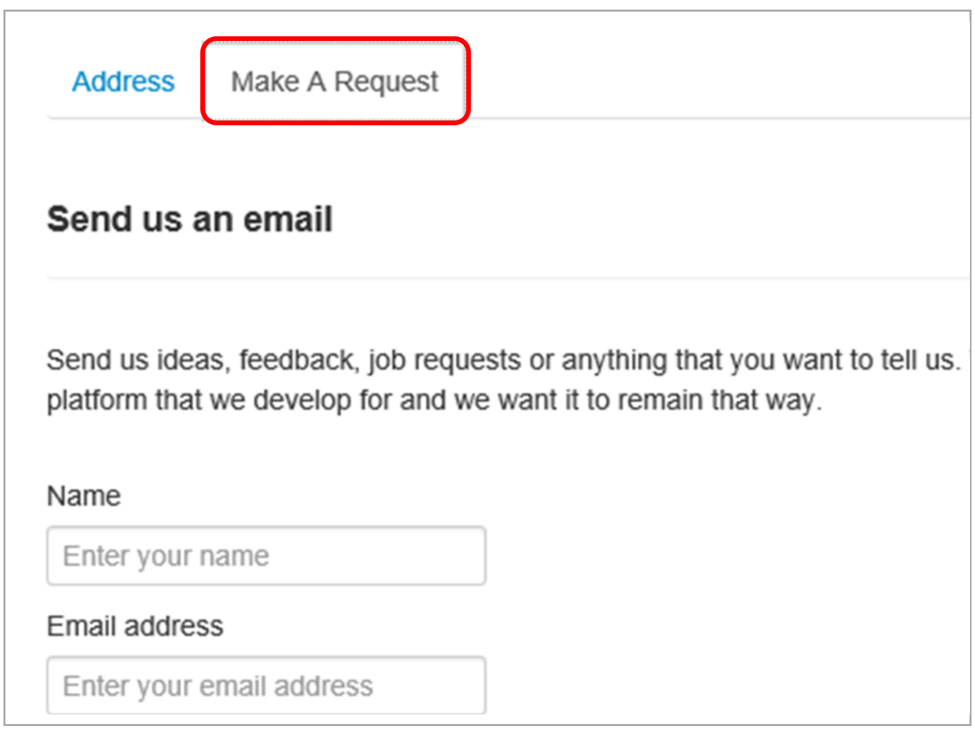
- The Collateral Regisry Regulations, 2015.

- 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.



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



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

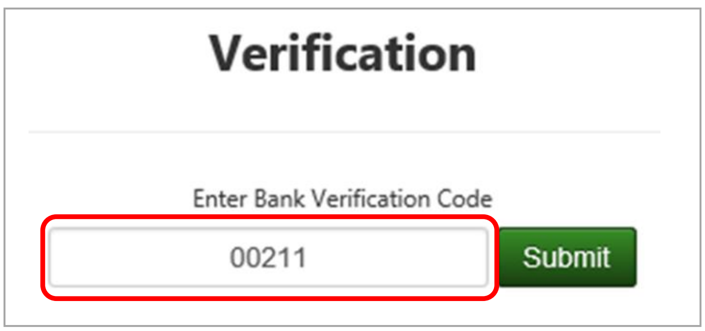
HOW TO CREATE A CLIENT ACCOUNT

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.

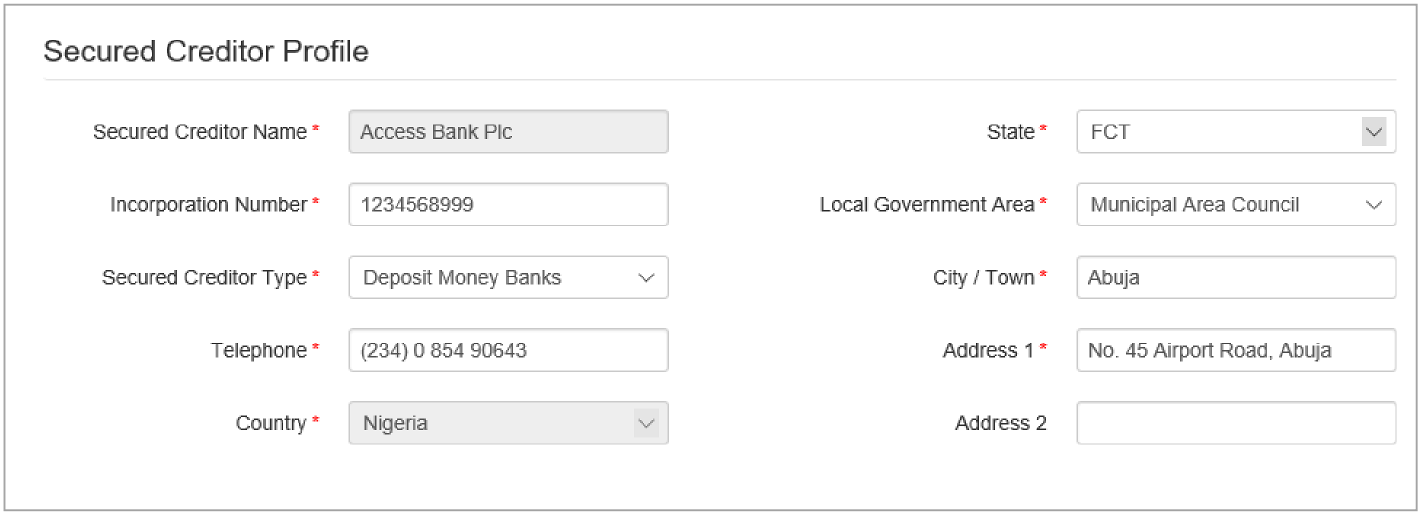
To create an account:

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.



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.

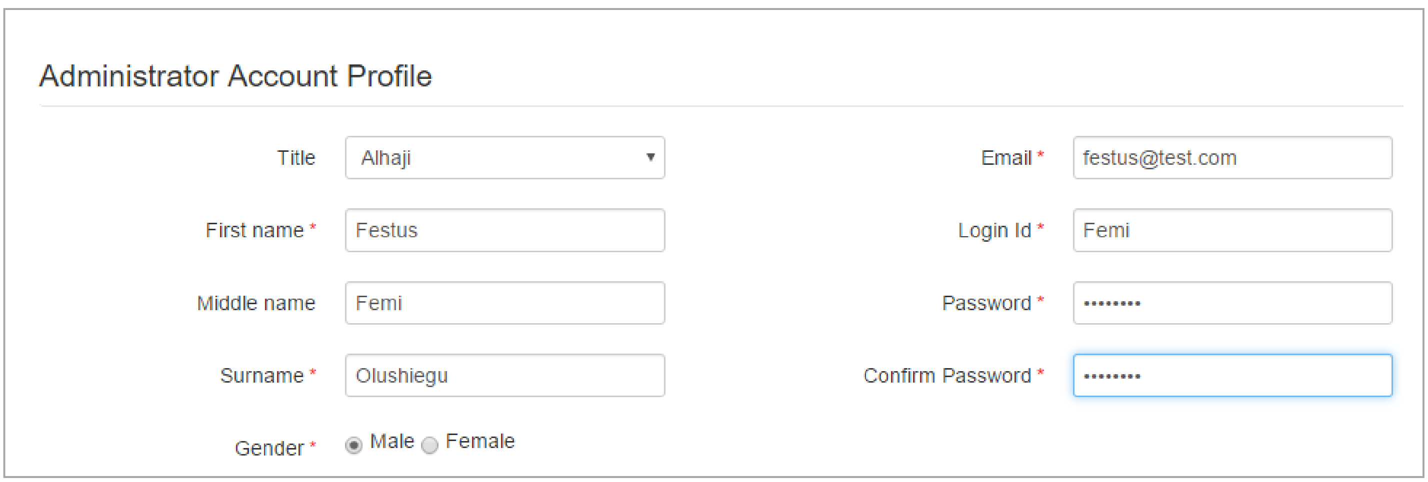


Secured Creditor Profile

Secured Creditor Name *	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	

6. Next, move to the **Administrator Account Profile** Section.

7. Fill the **Administrator Account Profile** form as shown below.

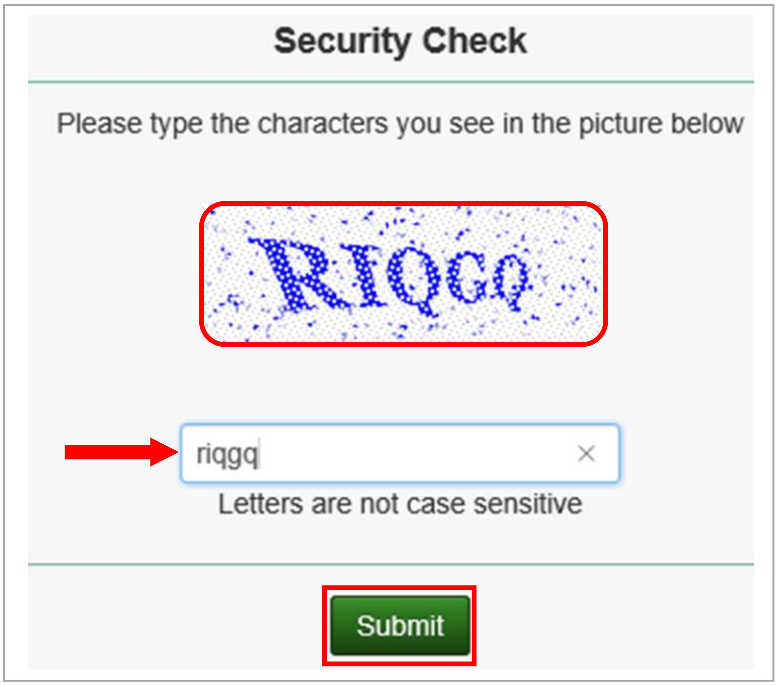


Administrator Account Profile

Title	Alhaji	Email *	festus@test.com
First name *	Festus	Login Id *	Femi
Middle name	Femi	Password *	••••••••
Surname *	Olushiegu	Confirm Password *	••••••••
Gender *	Male Female		

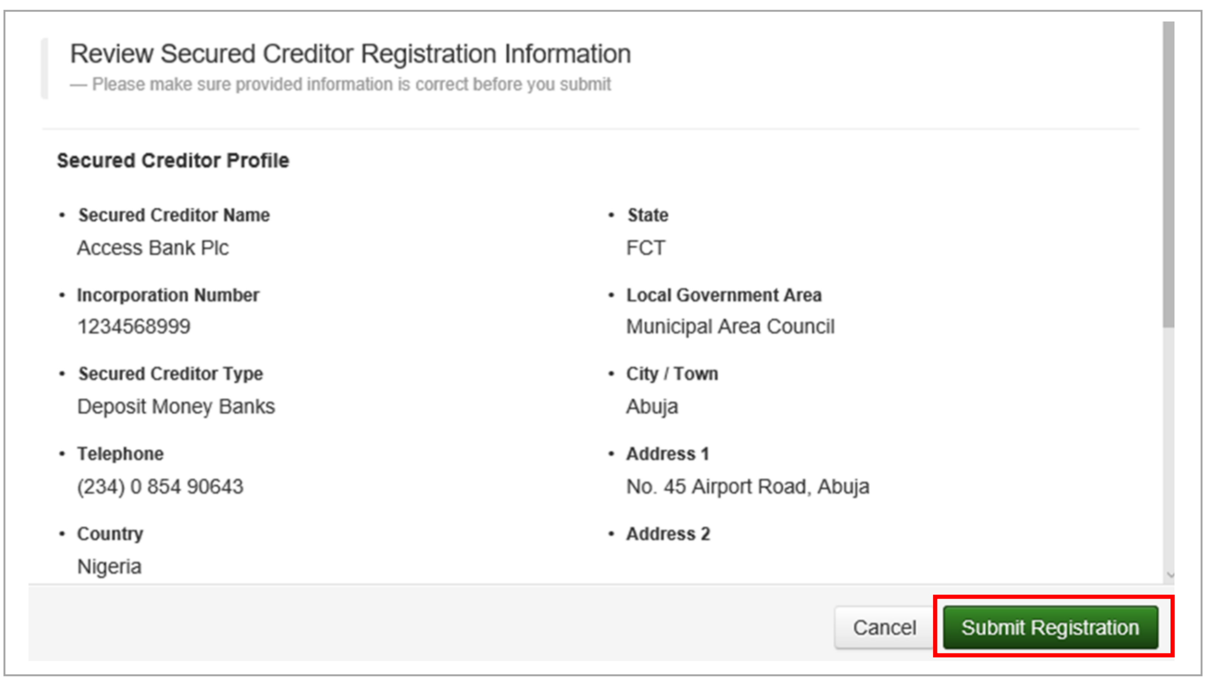
8. Complete the Administrator Profile and then move to the **Security Check** section.

9. Click on the **Refresh** link for a new text image if the current text image is not clearly visible.

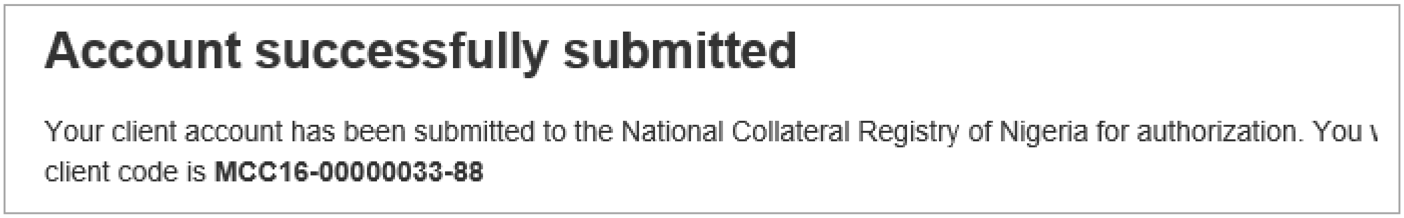


10. Type the same *security check image* on the **Security Check** page in the box as shown above and then click **Submit** to complete.

11. Clicking on the **Submit** button displays the **Review Secured Creditor Registration Information** page.



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

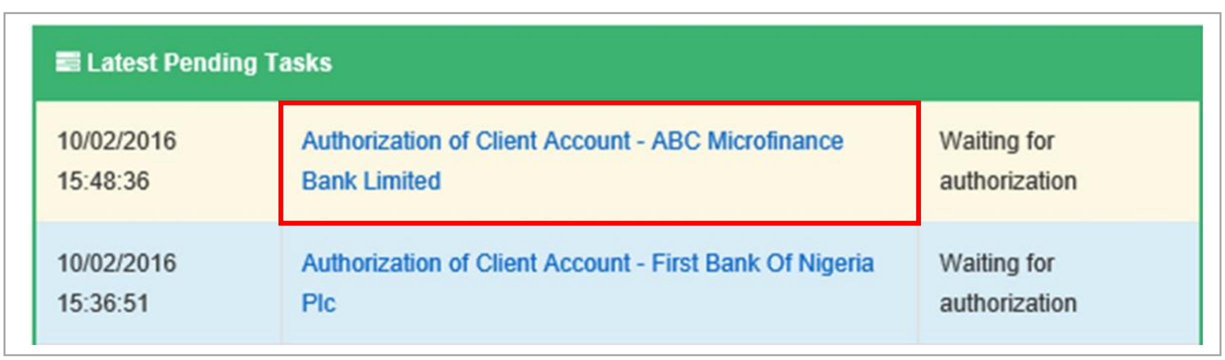


15. When your account request is approved by the Registry, the link to activate the account will be sent to the email address you provided under the Administrator Account Profile form.
16. To access your client account click on the link.

HOW TO AUTHORIZE CLIENT ACCOUNT SETUP REQUEST

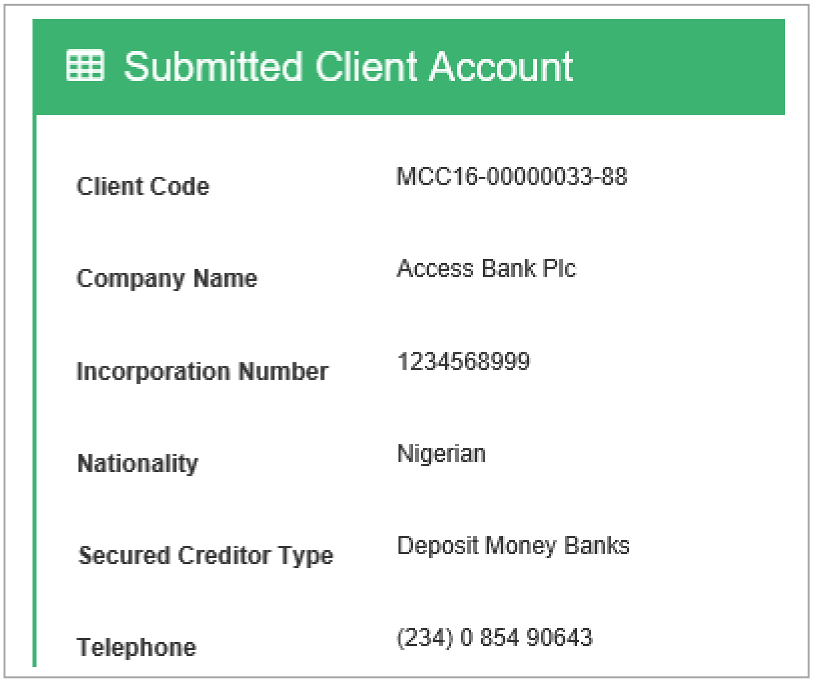
To Review and Authorize Client Account Setup Request:

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**.

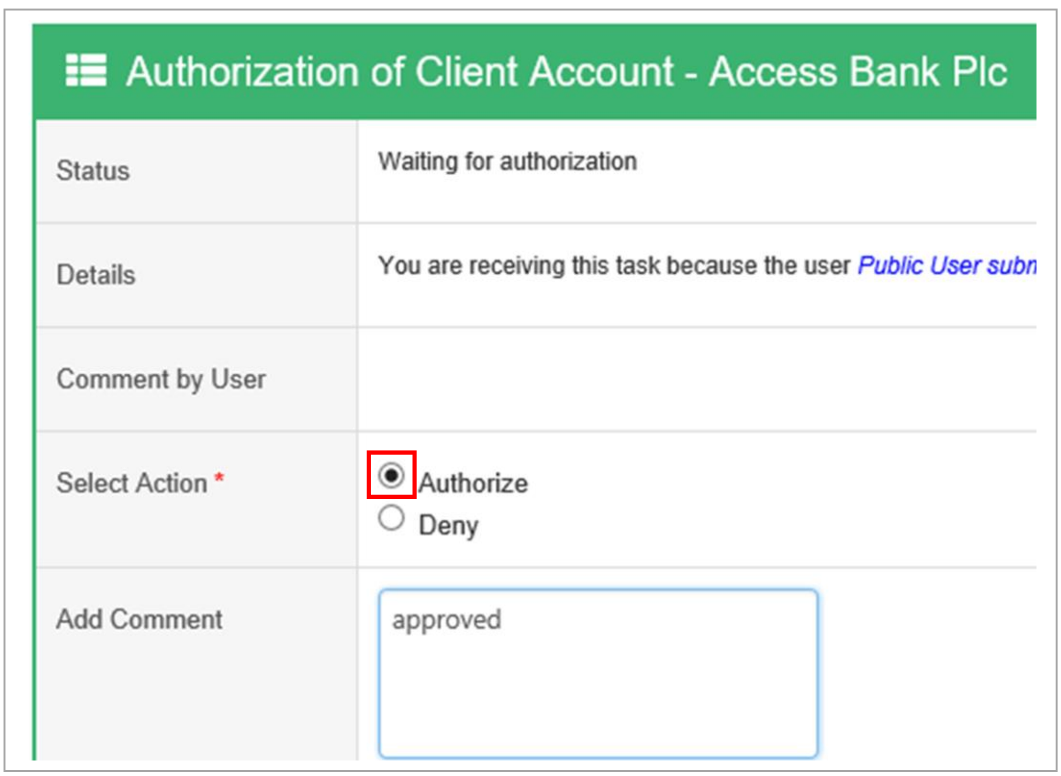


3. Click on the link ***"Authorization of Client Account"*** to open the **Task Handle** page.

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



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



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

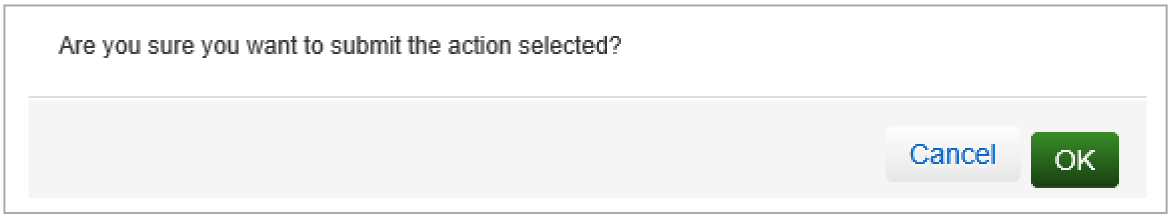
7. Select **"Authorize"** to accept or **"Deny"** to reject the request.

8. Put your comments in the **"Add Comment"** box.

9. Then click the **"Submit"** button 

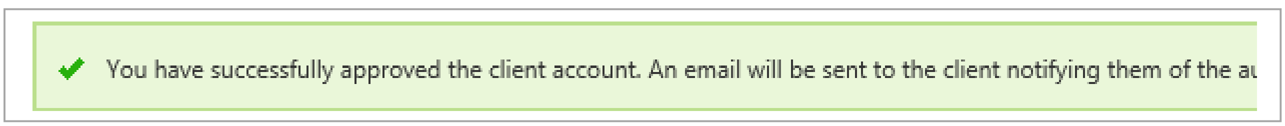
to approve the client account.

10. Clicking the submit button display confirmation dialog message requesting you to confirm the action.



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.



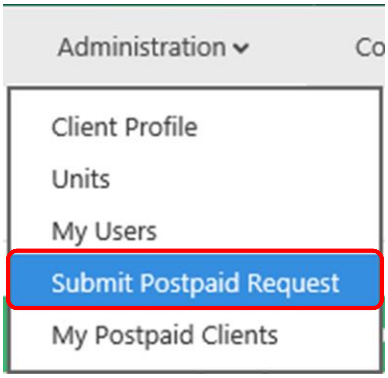
HOW TO SETUP A POSTPAID ACCOUNT

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.

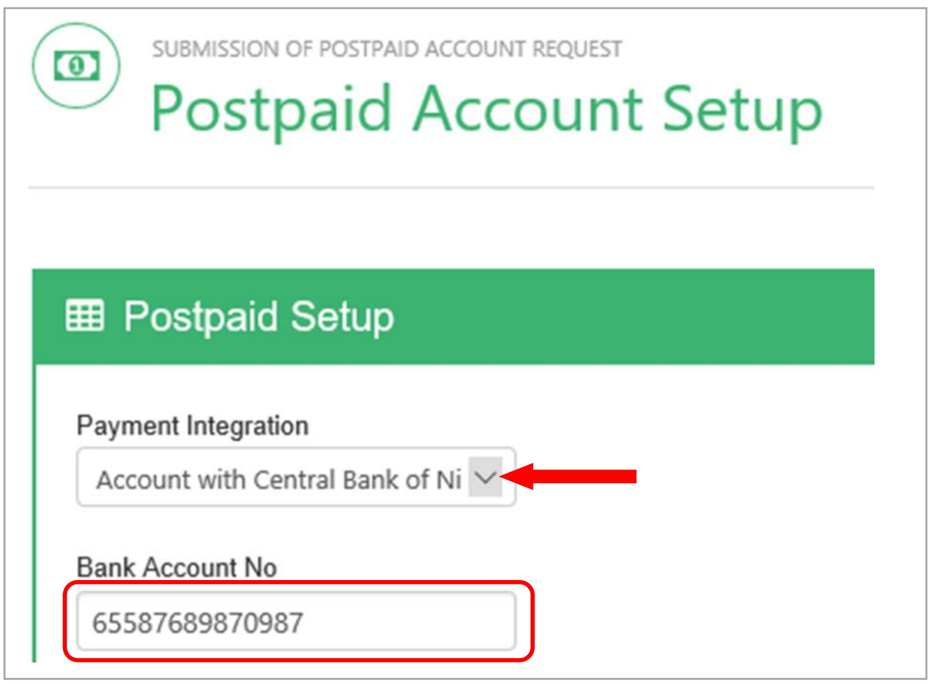
To setup a Postpaid account:

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.



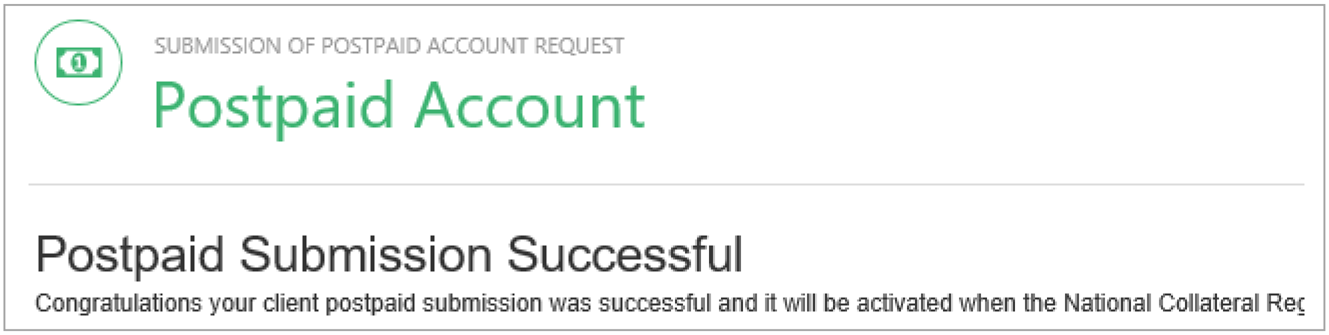
4. Select the payment integration type by clicking on the dropdown arrow indicated by the arrow. Selecting **"Account with Central Bank of Nigeria"** implies that your institution has a direct account with the CBN. Selecting **"Account with a Representative Bank"** implies that your institution has a 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 form 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.



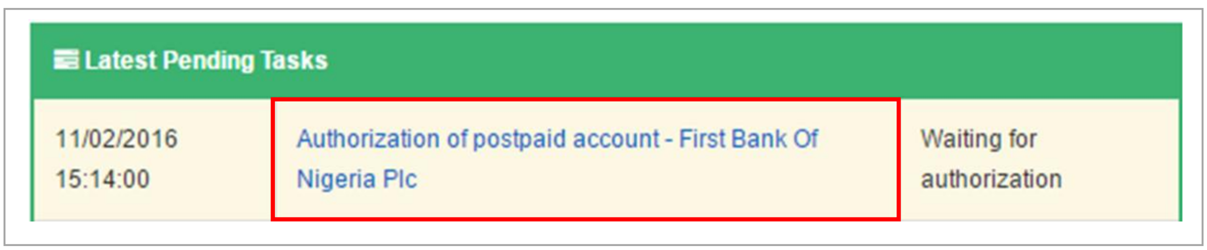
HOW TO AUTHORIZE CLIENT POSTPAID ACCOUNT

This system module is only accessible to the Registry Users.

To Authorize Client Postpaid Account Setup Request:

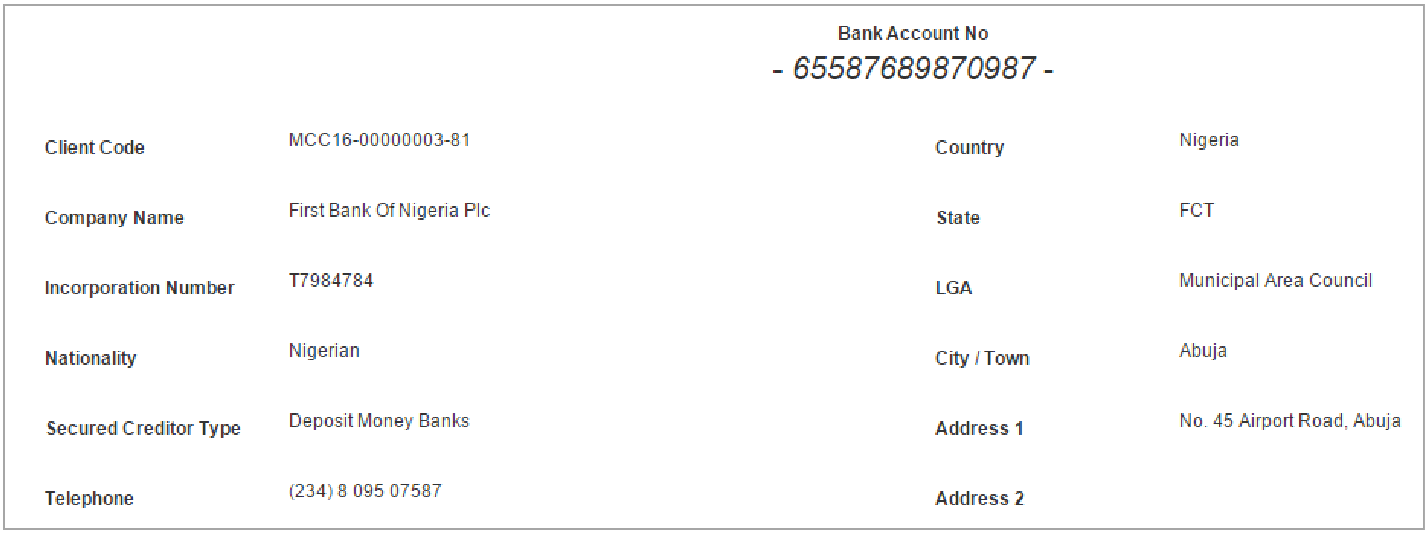
1. Login to the application with your **Login Id** and **Password**.

2. On the dashboard, task for the Postpaid account authorization request ***"Authorization of Postpaid Account – Waiting for Acceptance"*** shall be listed under **Latest Pending**.



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.

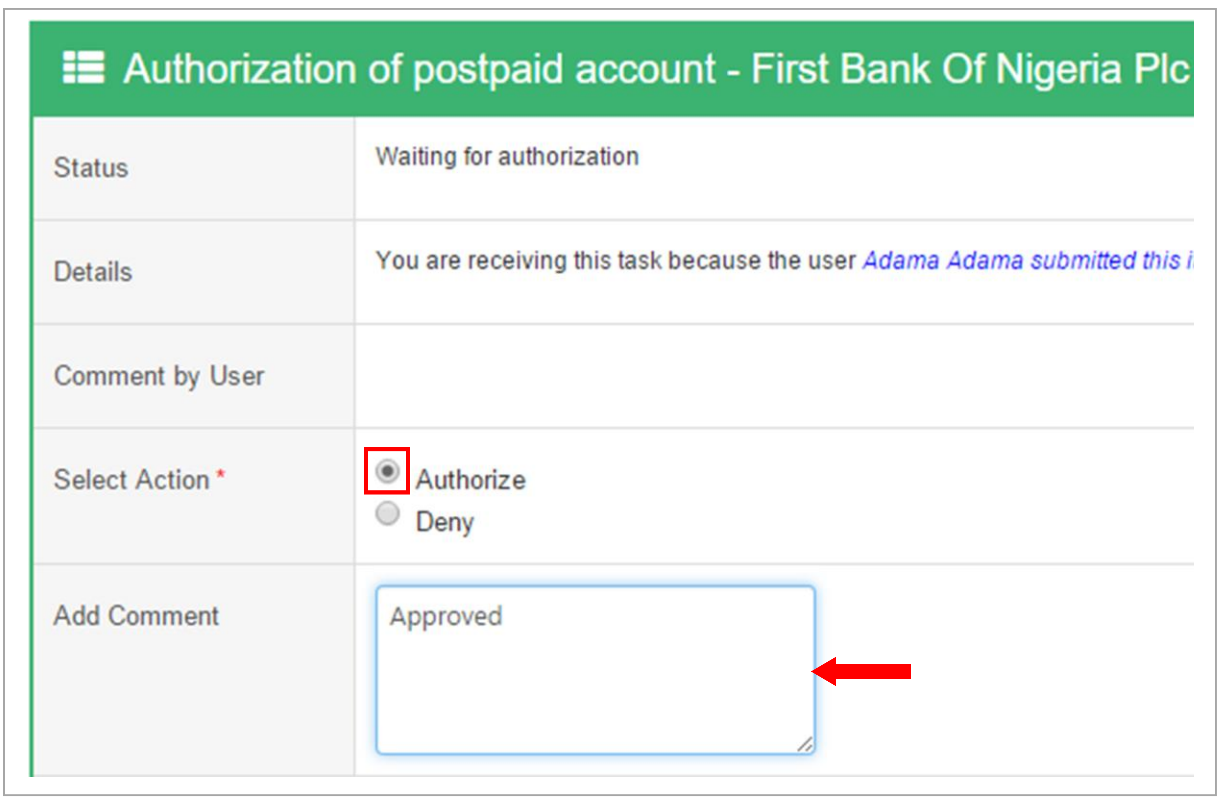


Bank Account No

\- 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.



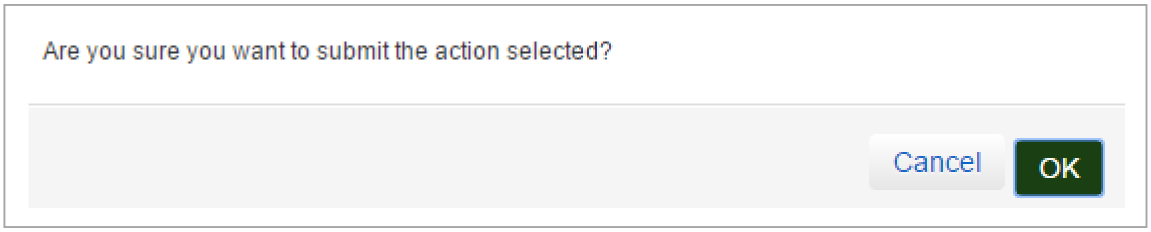
6. At the **Outcome** section, choose your option. *This is mandatory and cannot be left blank.*
7. Select **“Authorize”** to accept or **“Deny”** to reject the request.

8. You may provide comment in the **“Add Comment”** box.

9. Then Click the **“Submit”** button 

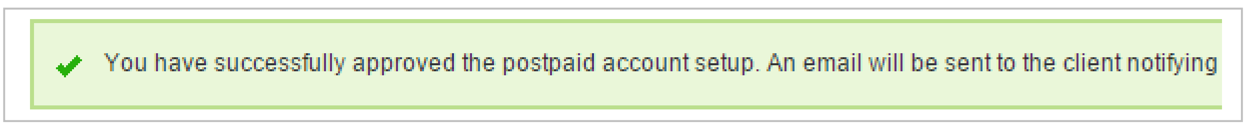
to confirm action.

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.



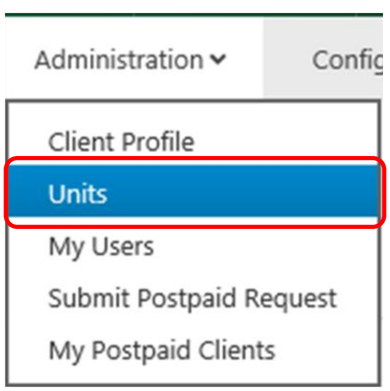
HOW TO CREATE UNITS

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**.

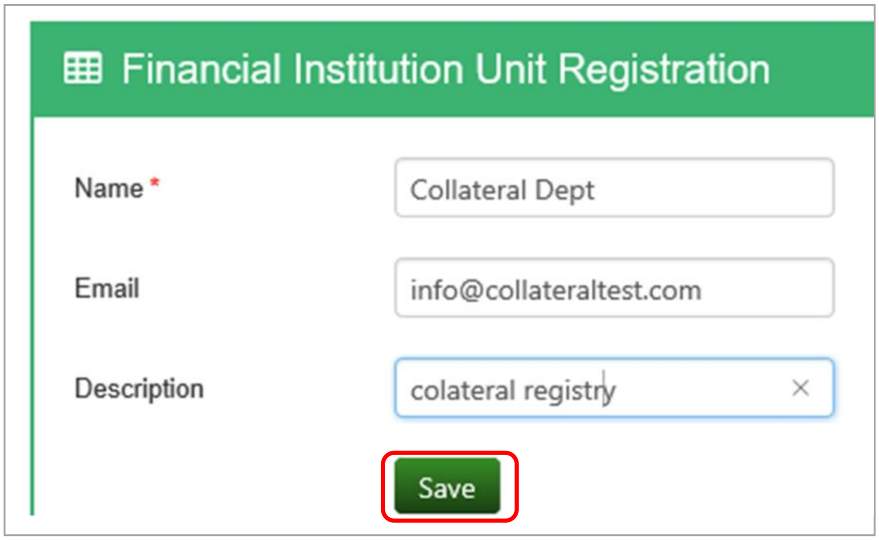
2. Click on **Administration** and Select **Units** from the drop down list.



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

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

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

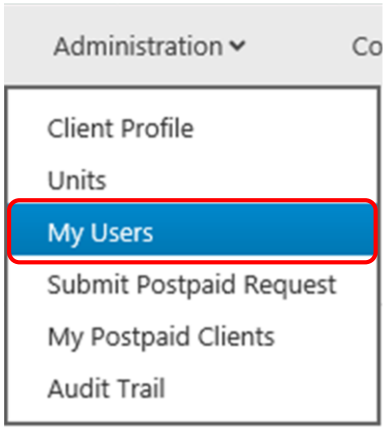


6. Provide the *Name*, *Email* and a brief *Description* on the Unit. Then Click on the **Save** button to create a New Unit.
7. You may also click on the  button to return to the previous page.
8. A confirmation message similar to that shown below appears to indicate the success of the creation of the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

HOW TO CREATE NEW USERS

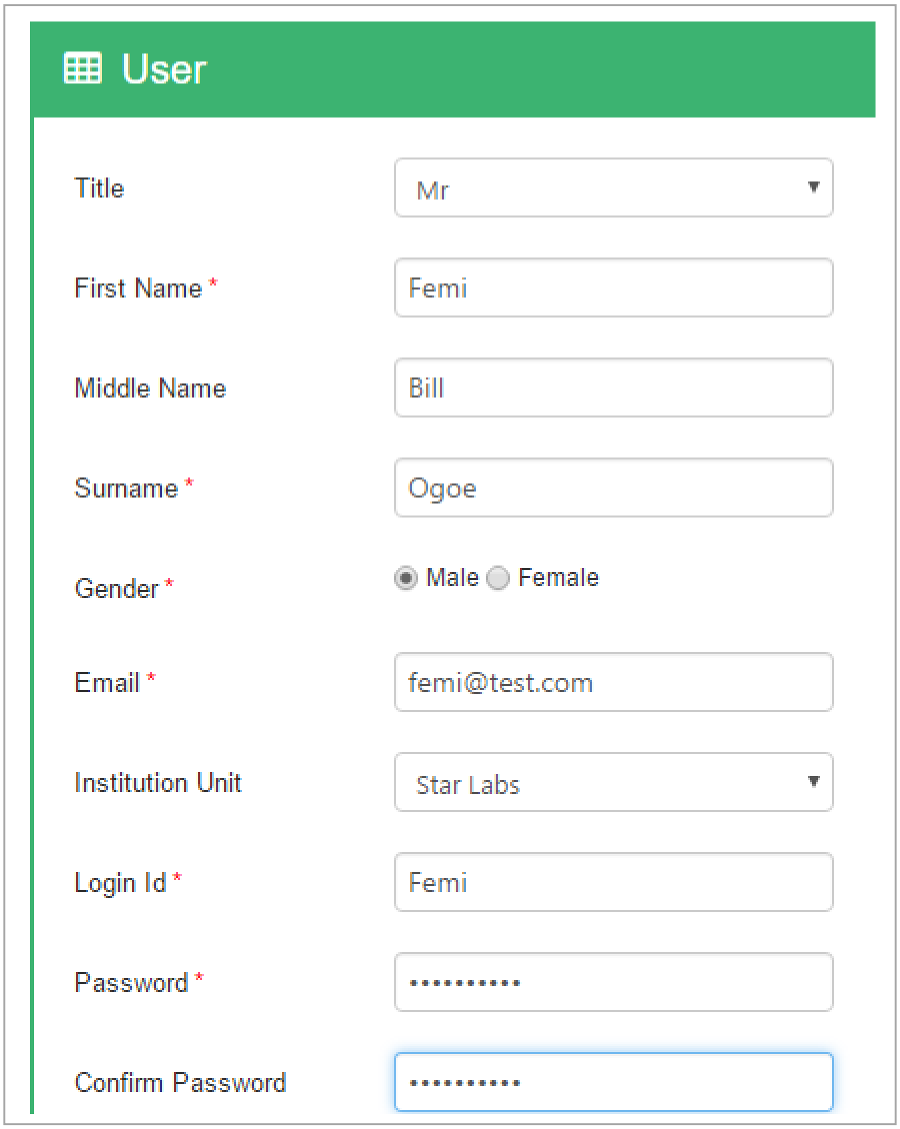
To create a New User:

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.



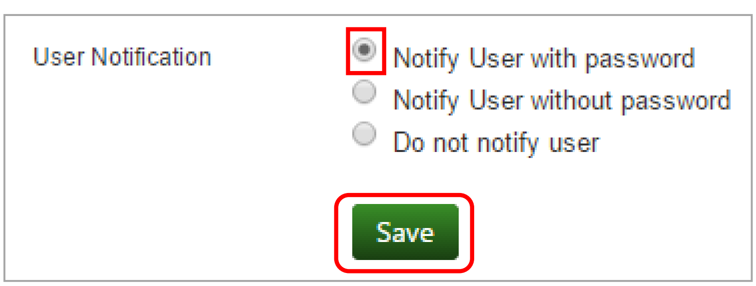
3. This takes you to the **Users** page.
4. Click on the **Create New User** button 

 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.



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.

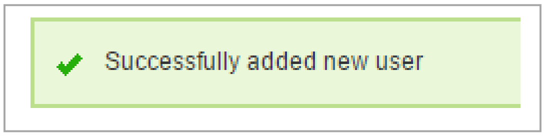
8. Select the option **Notify User with password** to send password notice to user.



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

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

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.

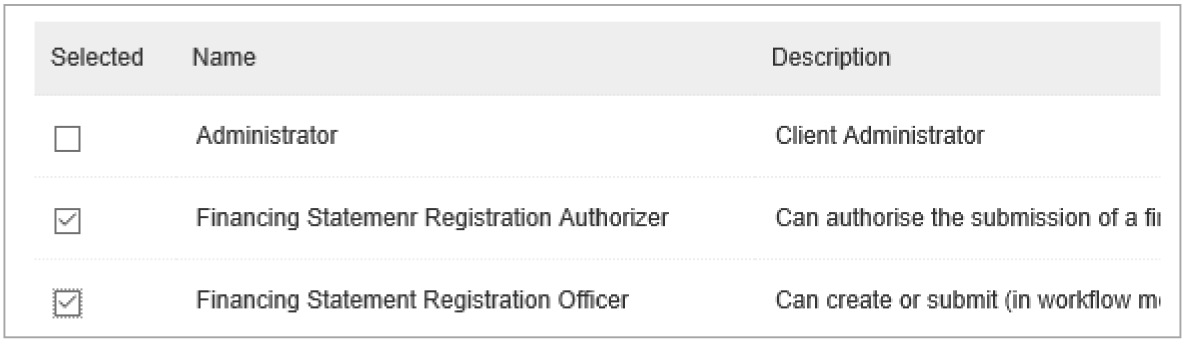
2. Click on the **Administration** menu tab and Select **My Users** from the drop down list.

3. On the **Users** page, move to the **List of Users** Section.

4. Click on the **Edit** button of the preferred User.

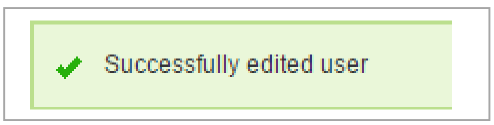
5. This opens the **Edit User** page. Click on the **Modify roles** button 

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



Selected	Name	Description
☐	Administrator	Client Administrator
☑	Financing Statemenr Registration Authorizer	Can authorise the submission of a fi
☑	Financing Statement Registration Officer	Can create or submit (in workflow m

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



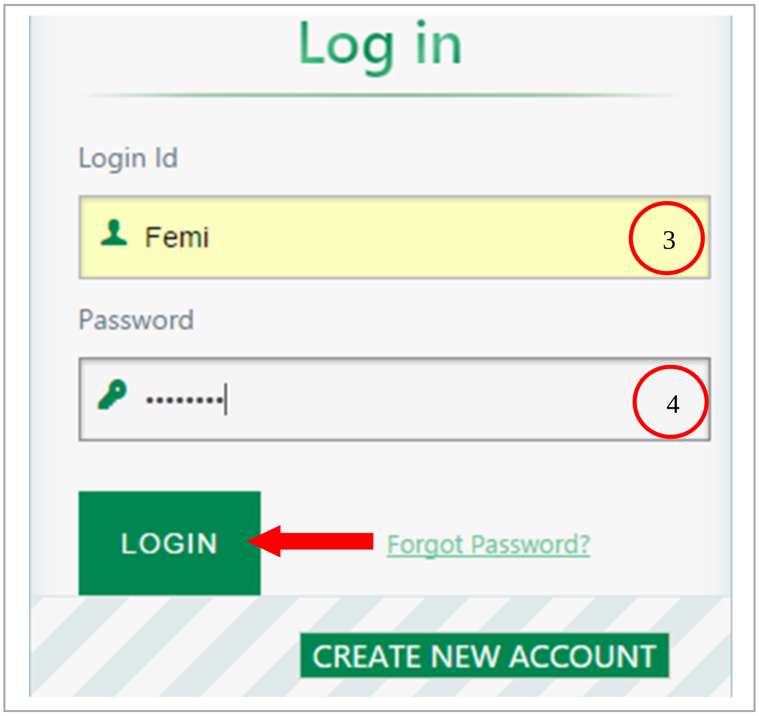
10. Below the page is displayed a list of all User assigned roles.

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:

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

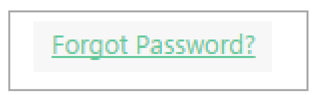


PASSWORD RESET

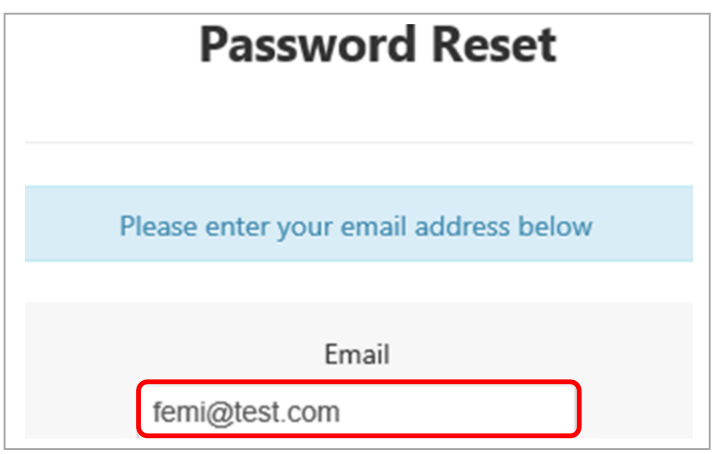
The login page provides you with the facility to reset your password.

To Reset Your Password:

1. Click on the 

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.



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 Submit 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

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

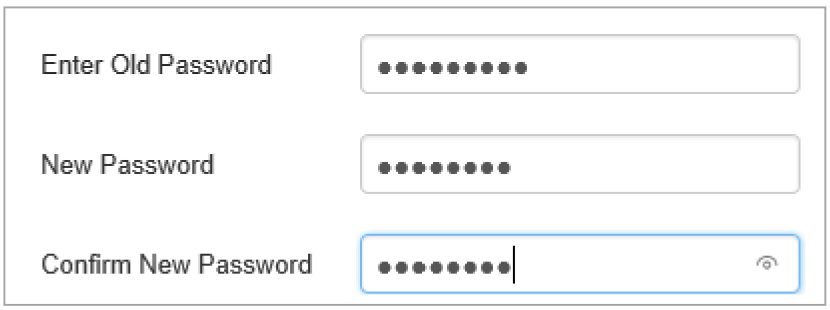
A login User may change his / her password at any time. However, you are required to change your password the first time you login to the Collateral Registry after the administrator creates your user account or when you click on the link to reset your password.

To Change Password:

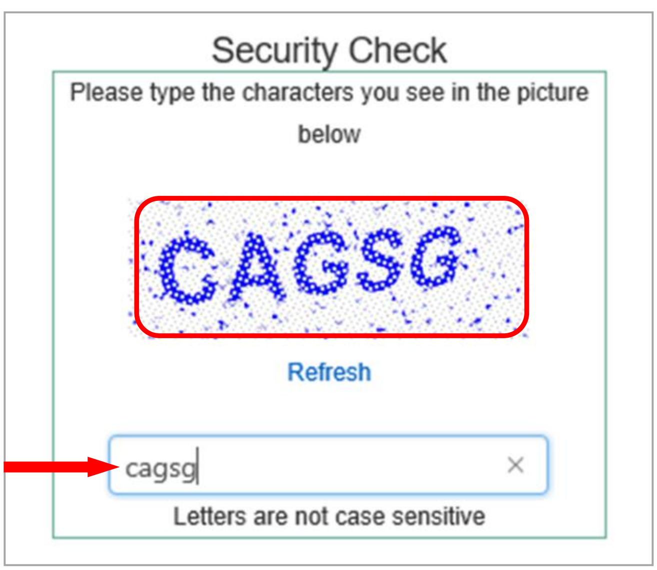
a. ***Option 1 - For Existing Users***

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. 

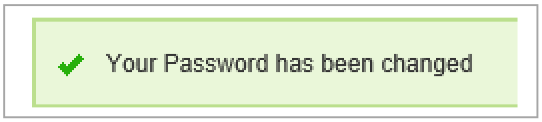
5. This opens the **Change Password** page.



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.



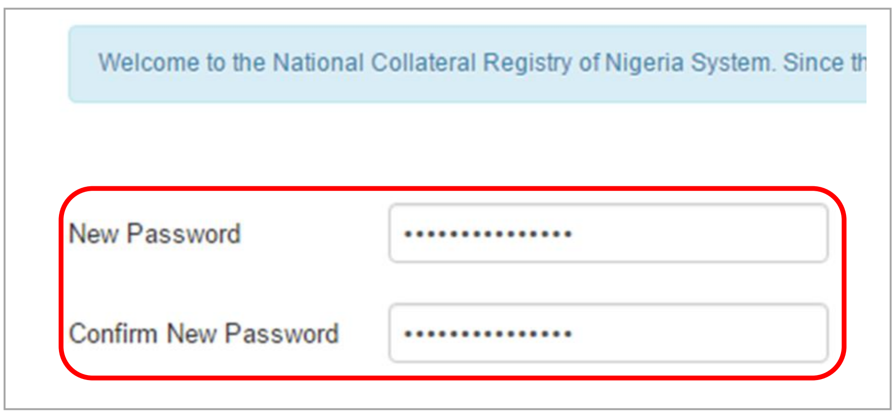
10. Enter the text in the **security image** into the box.
11. Next Click on the Submit button when done.
12. After clicking **Submit,** wait for the confirmation message dialog shown below to confirm the success of password reset.



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.



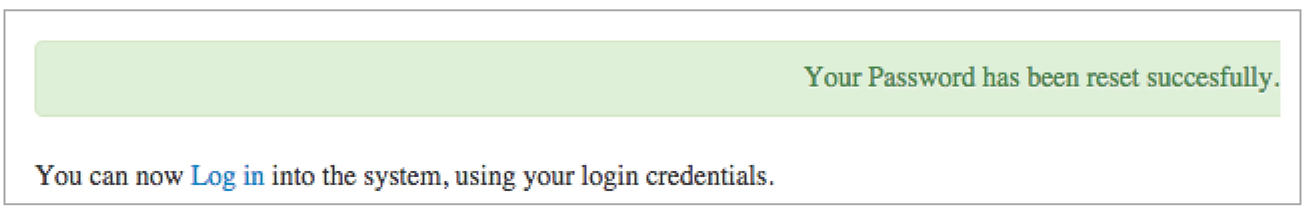
3. Move to the **Security Check** section.
4. Enter the text in the **security image** into the box.

NOTE: Text is not case sensitive.

5. Click on the 

button when done.

6. After clicking **Submit,** wait for the confirmation message dialog shown below to confirm the success of password reset.



7. You may now Login to the application with your new password.

5.0 THE MENU

THE MAIN MENU AND NAVIGATIONAL TABS

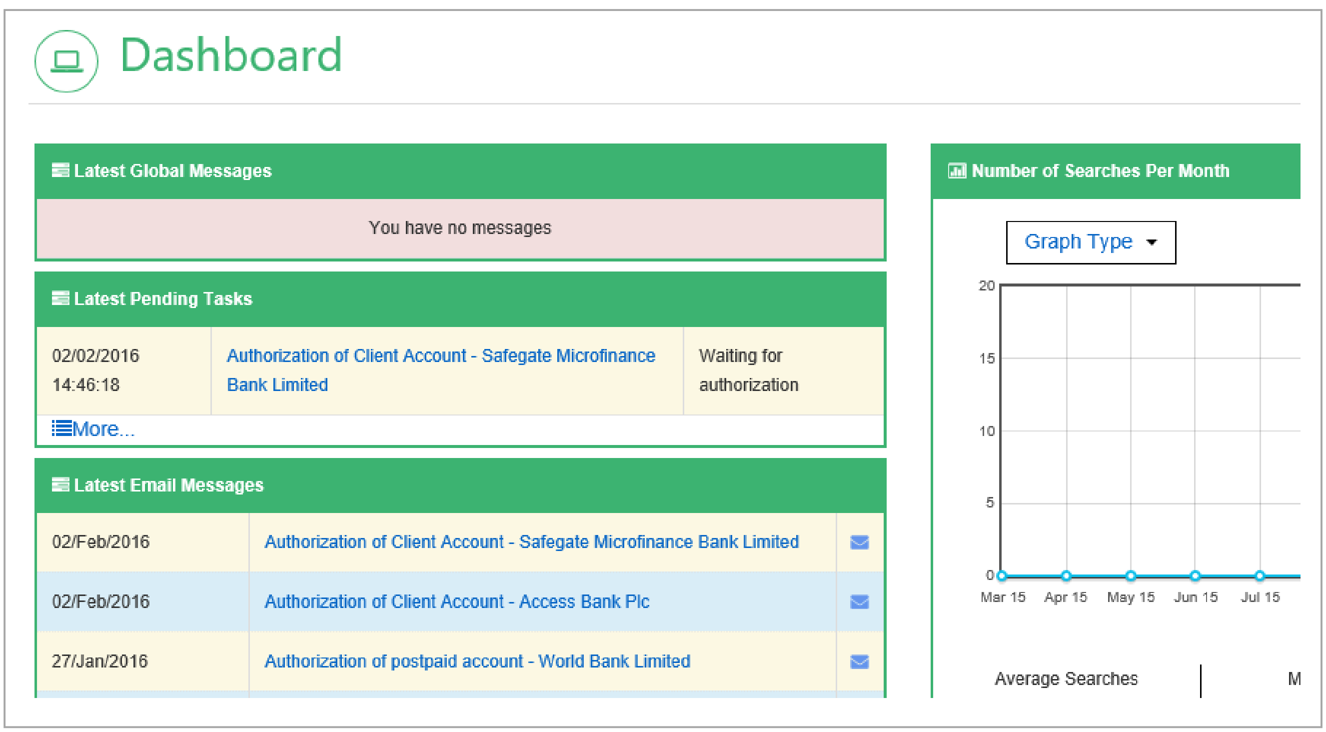
When you successfully login into the system, you are welcomed with the dashboard. You will also find five (5) **Navigational Tabs** and eight (8) **Menu Tabs** which appears consistently throughout the application pages. Depending on your assigned role as a User, certain menus and submenus may not be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



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.

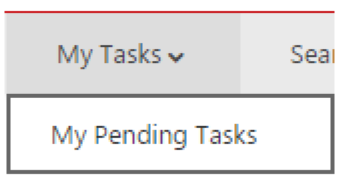
5. The **Log Out** tab: Clicking the **Log Out** tab logs the user out of the system.

6. The **Help** tab: Clicking the **Help** tab opens the Help engine of the **User Manual**.

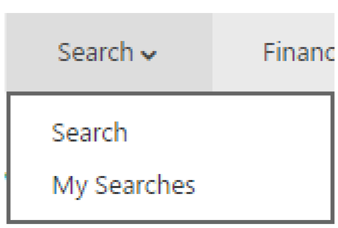
THE MAIN MENUS

The Main Menu consists of:

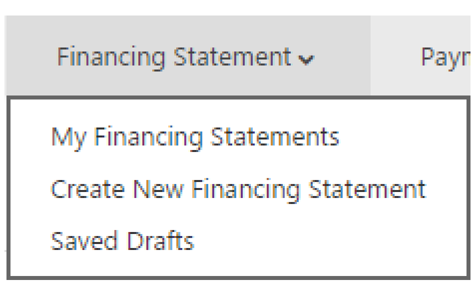
1. The **My Tasks** menu with one (1) sub-menu for handling pending tasks.



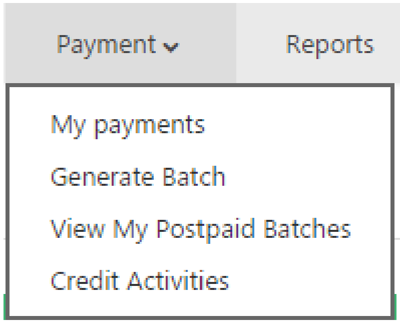
2. The **Search** menu comes with two (2) sub-menus for handling Search.



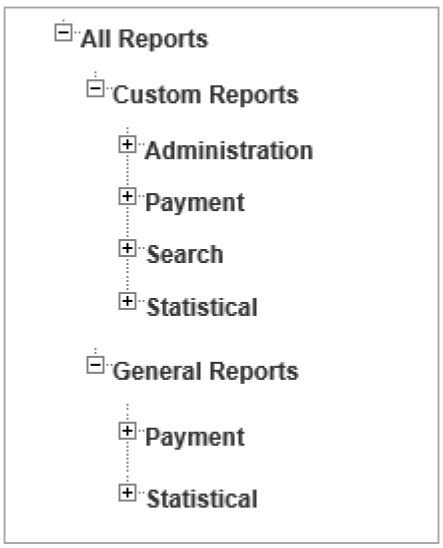
3. The **Financing Statement** menu has three (3) sub-menus for handling financing statement registrations.



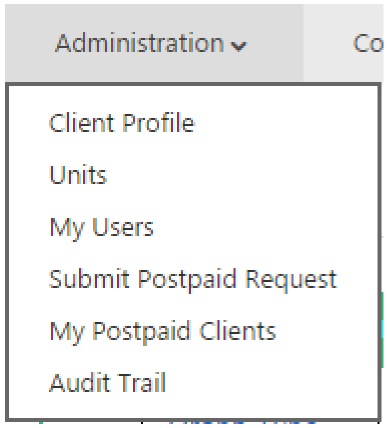
4. The **Payments** menu tab depending on the client type makes available to the Client User four (4) sub-menus for handling payments.



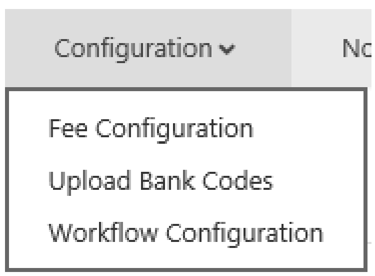
5. Clicking the **Reports** menu tab opens the **Reports Index** page where you may generate your standard and adhoc management or financial reports.



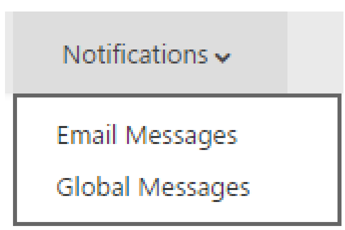
6. The **Administration** menu tab contains six (6) sub-menus for handling administrative related functions. Depending on the client type and user role in the system, some of the listed submenus may not be accessible to you.



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.



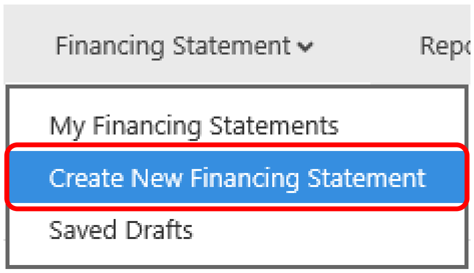
HOW TO REGISTER A FINANCING STATEMENT

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.



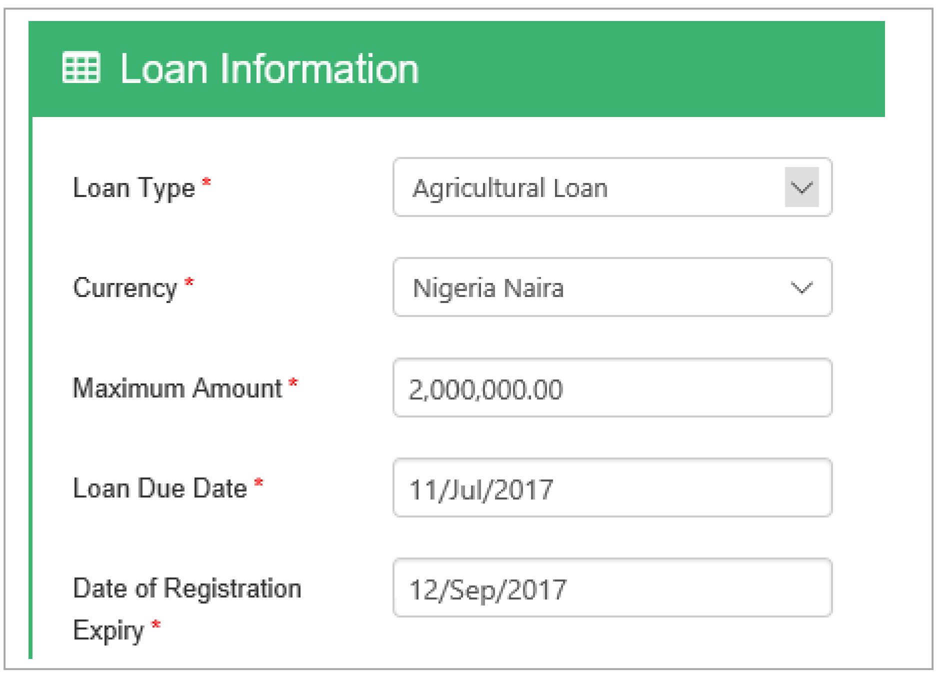
3. Select **Create New Financing Statement** from the drop down list.

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.



7. The default currency is the ***"Nigerian Naira".***

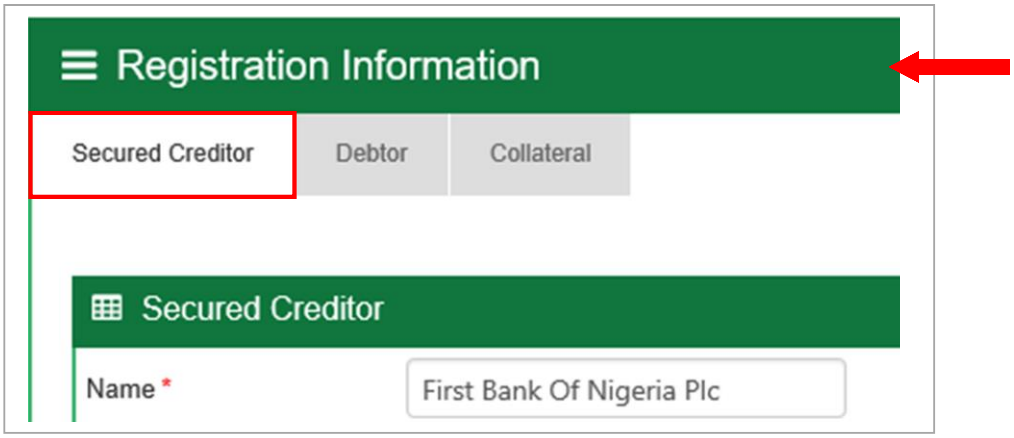
8. Provide value for the maximum amount in the **Maximum Amount** box.

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.



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.

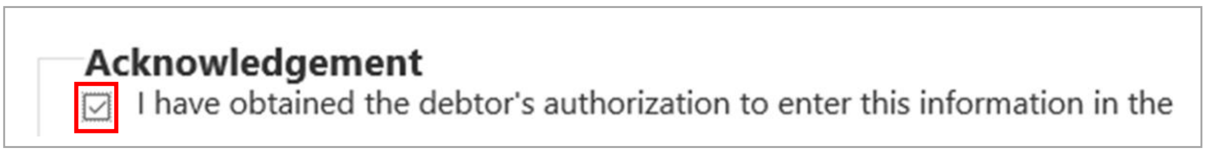
18. To add more collateral, click on the **Add New Collateral** button.

19. You may add a file attachment (in Word or PDF formats) to the financing statement by clicking on the Add File button. 

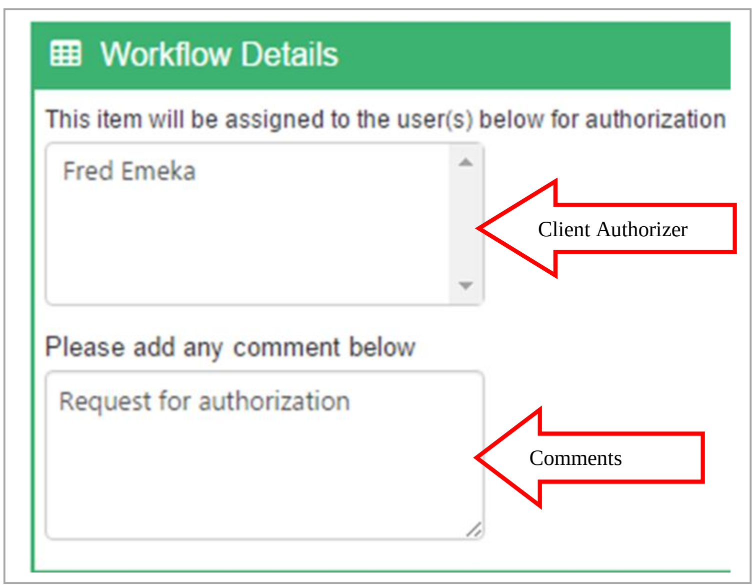
Remember not to exceed the file size limit (3MB).

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.



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.

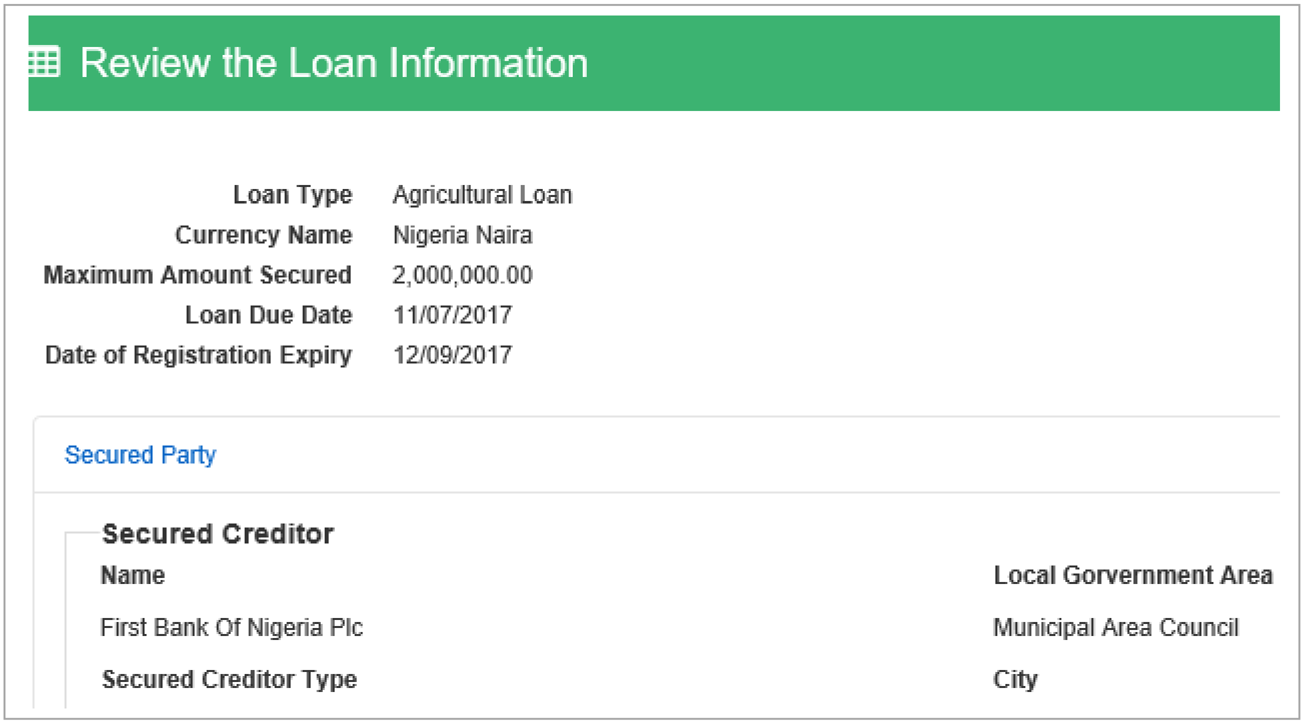


23. Add your comments on the registration as the Authorizer in the *Comments* box as indicated by the arrow.

24. To complete, click on the **Submit Financing Statement** button 

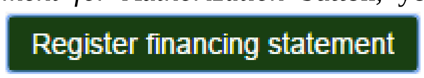
and submit.

25. A preview of the Financing Statement information is displayed on the screen for final review.



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.

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.

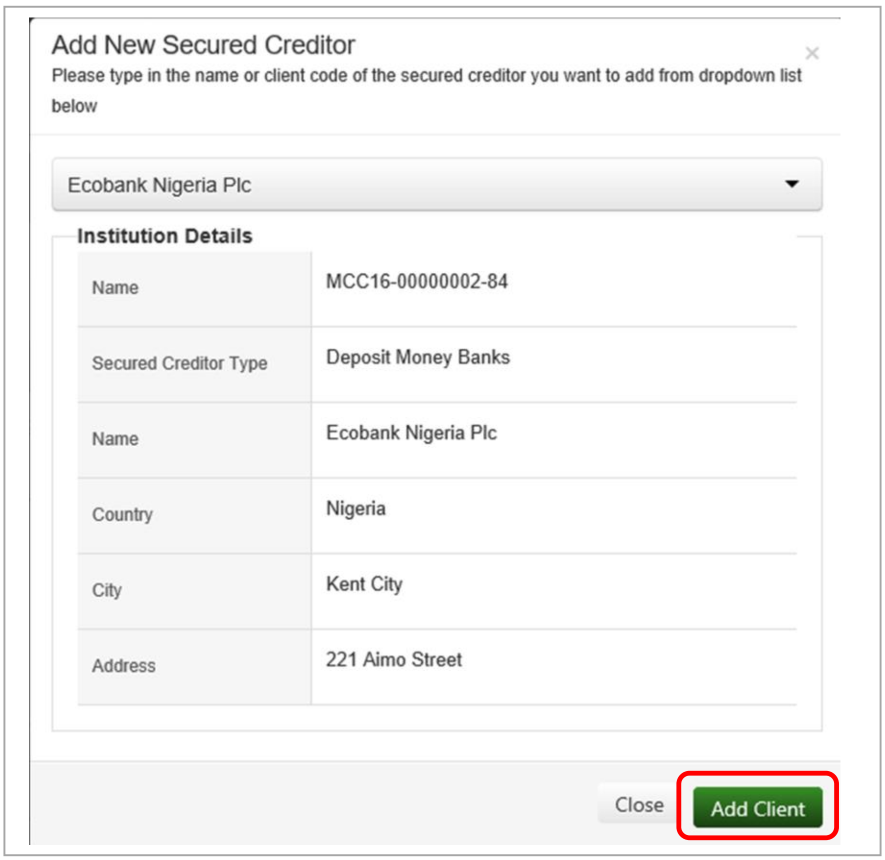
2. Select **Add Secured Creditor** button 

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.



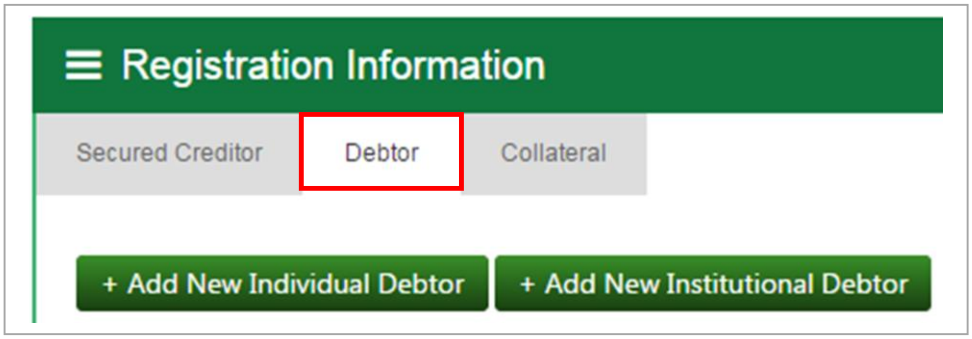
6. Clicking on the **Add Client** button adds the selected secured creditor details to the financing statement registration form.

Adding Institutional Debtor To A Financing Statement

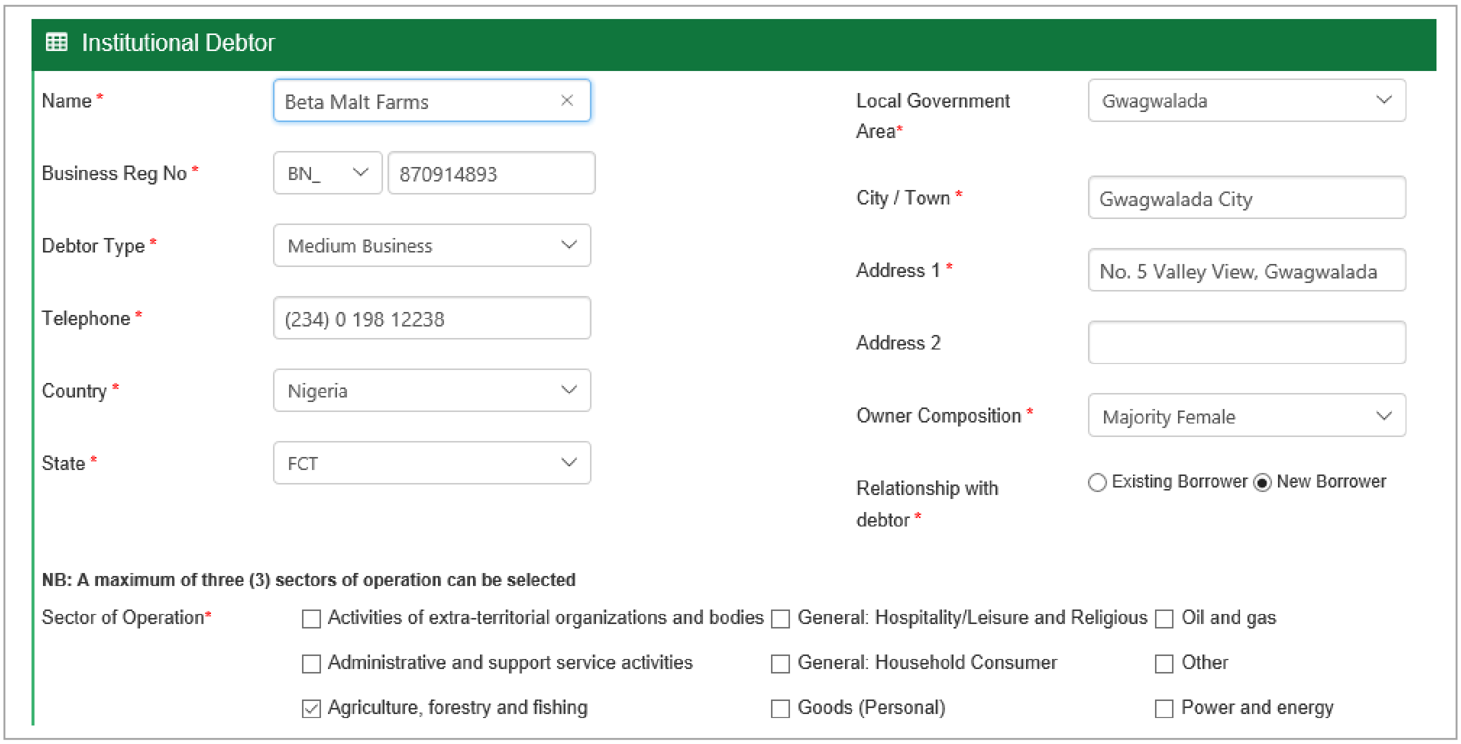
To Add Institutional Debtor:

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.



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



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.

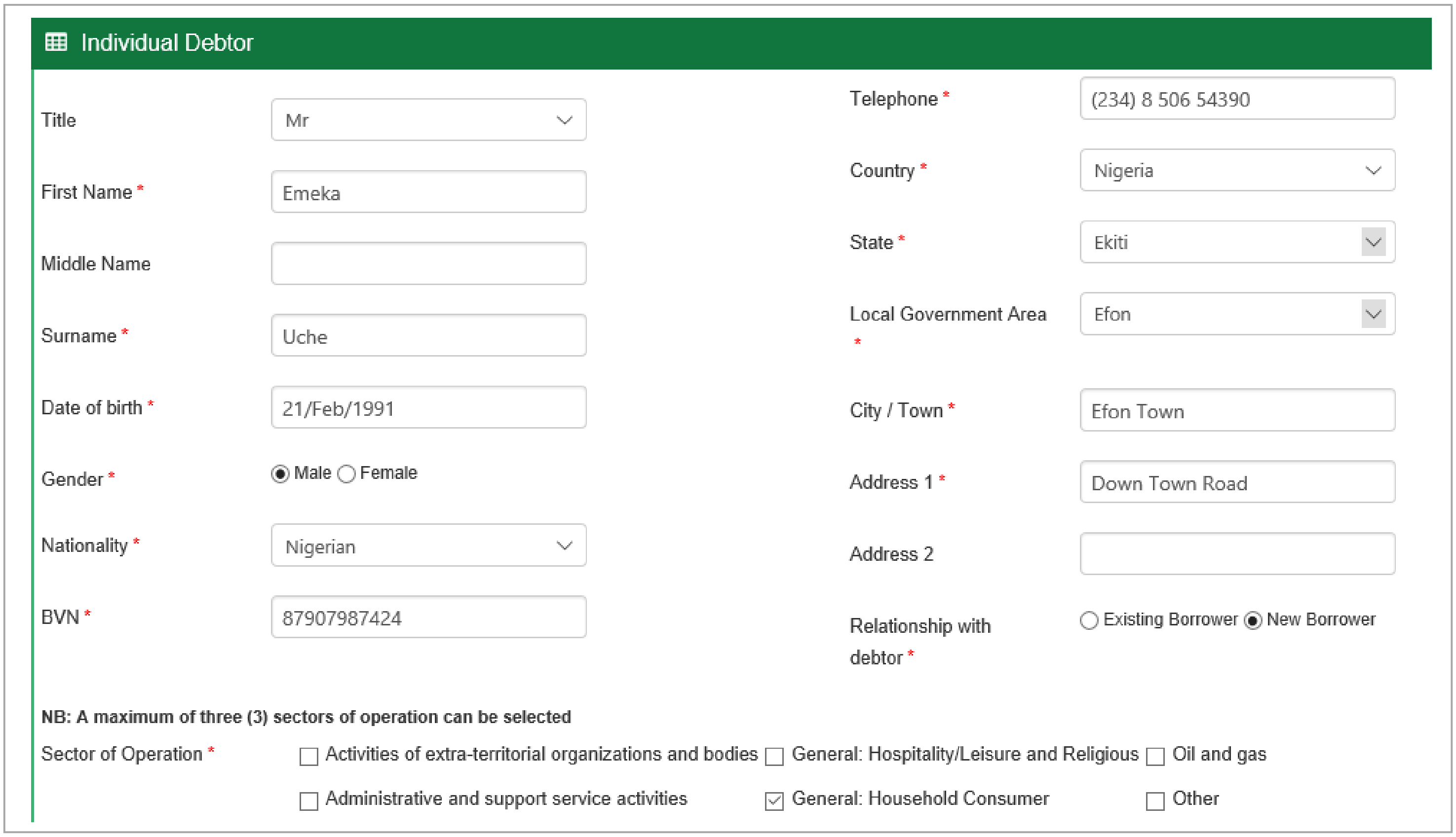
6. Enter the debtor's BVN identification details in the *BVN* box.

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.



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.

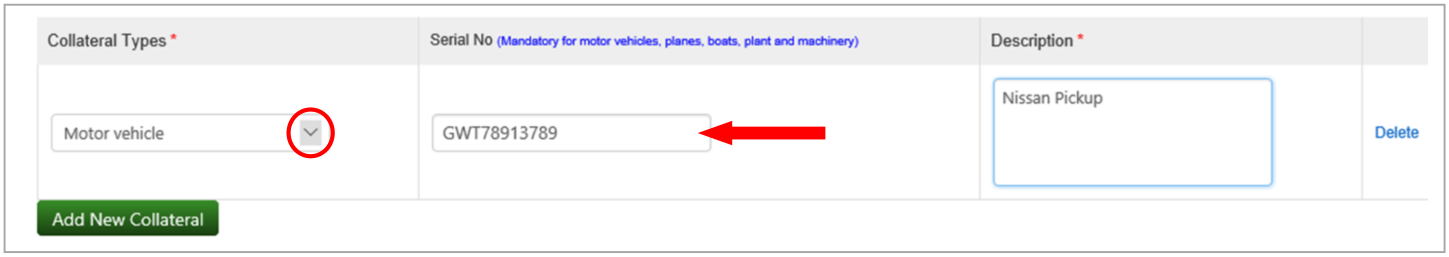
12. Next, move to the *Sector of Operation* section and select debtor's sector of operation by clicking in the required box of the item.

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.



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**.**

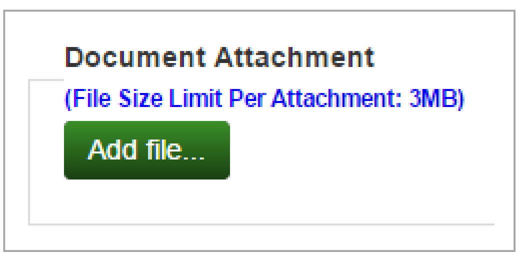
5. To add more collateral, click on the **Add New Collateral** button and follow the steps above.

Attaching A File To A Financing Statement Registration

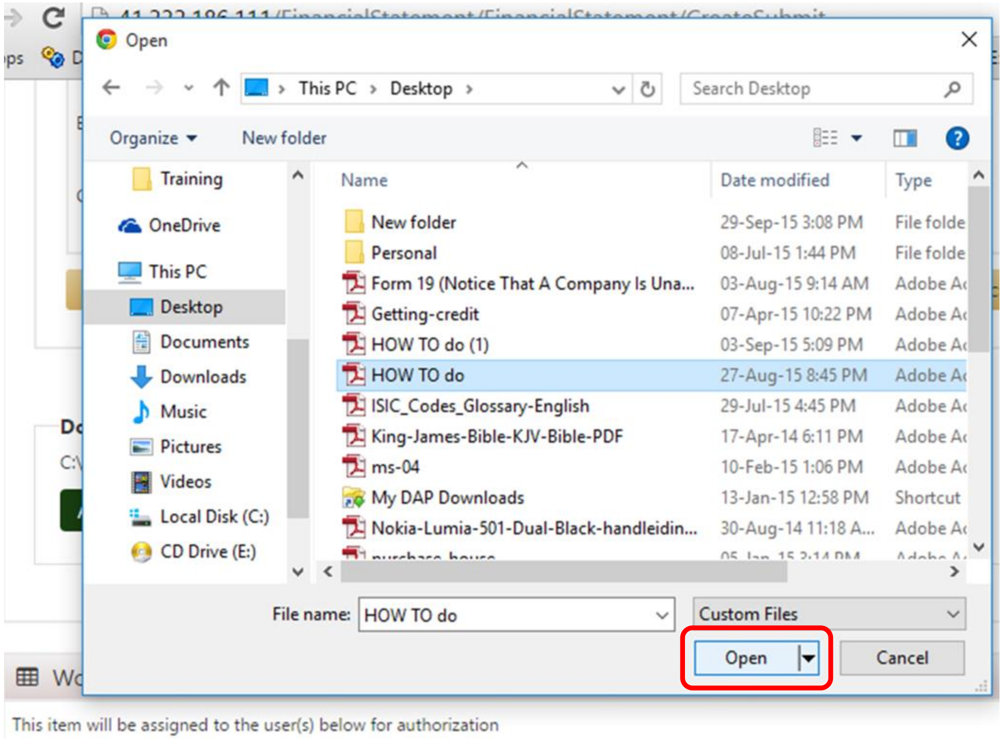
Registration of a financing statement may require the attachment of file documents. Documents in Word, Excel, CSV or PDF formats are acceptable.

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.

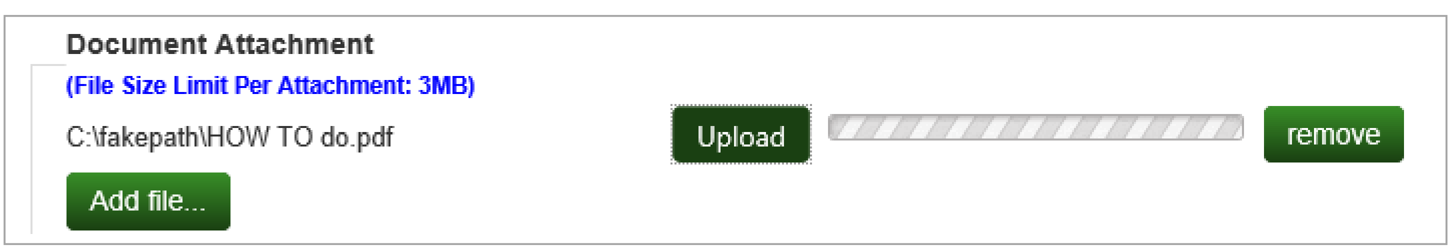


2. The file dialog box opens for document selection. Locate file document to attach as shown below. Select the file document and Click **Open** to attach.



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 

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.

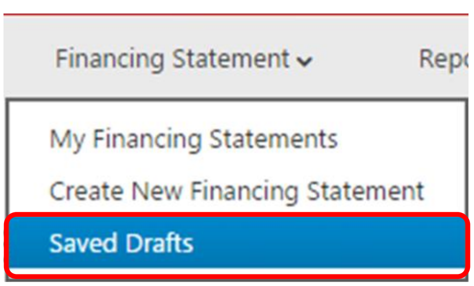
3. Next, Click **OK** to confirm and complete the Save.

How To Use A Saved Draft To Register A Financing Statement

To load a Saved Draft to Register a Financing Statement:

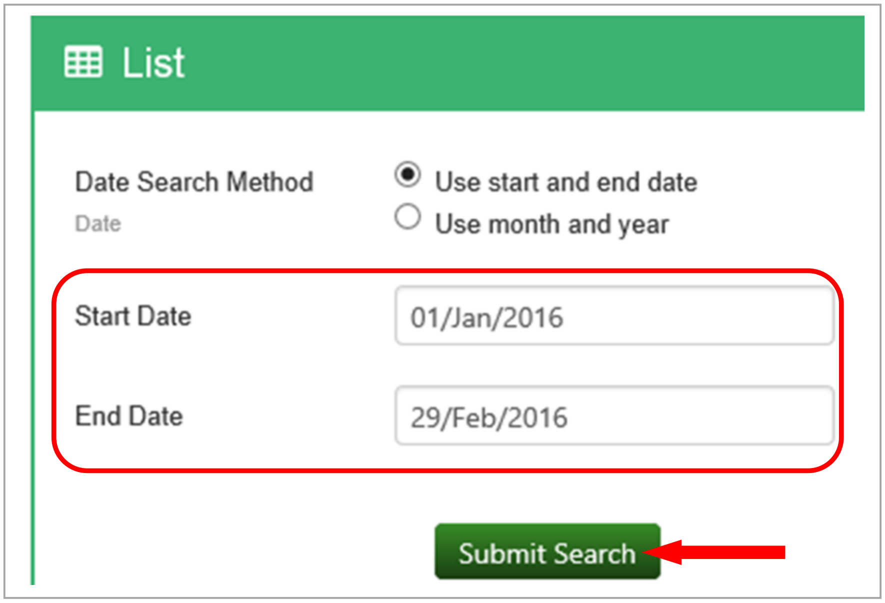
1. Login into the application with your **Login id** and P**assword**.

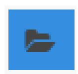
2. Click the **Financing Statement** Menu tab and select **Saved Drafts** from the drop down list as shown below.

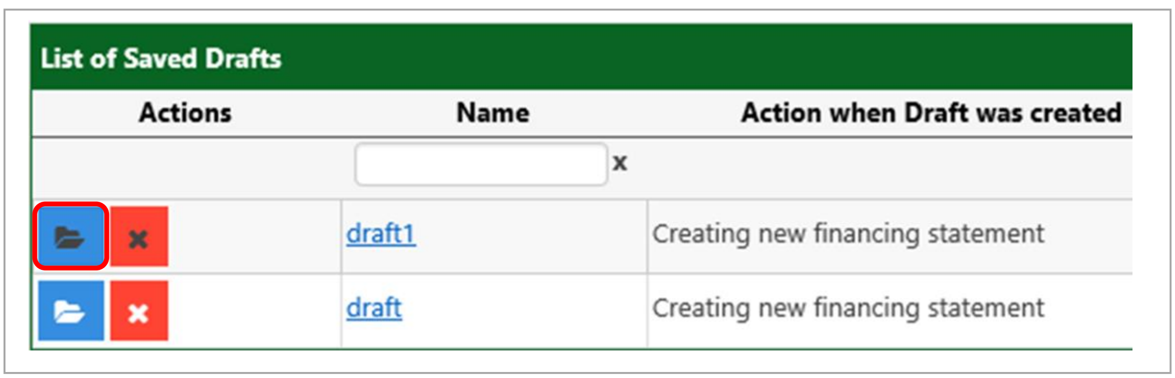


3. Clicking Saved Drafts opens the ***Saved Draft*** page.

4. You may search for drafts by entering your **Search Date** as shown below.



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.



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.

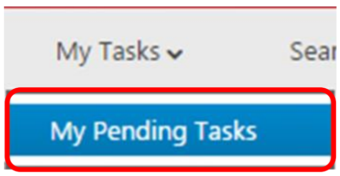
Note: Saved Draft items are automatically deleted from the system after a successfully submission.

HOW TO AUTHORIZE A FINANCING STATEMENT

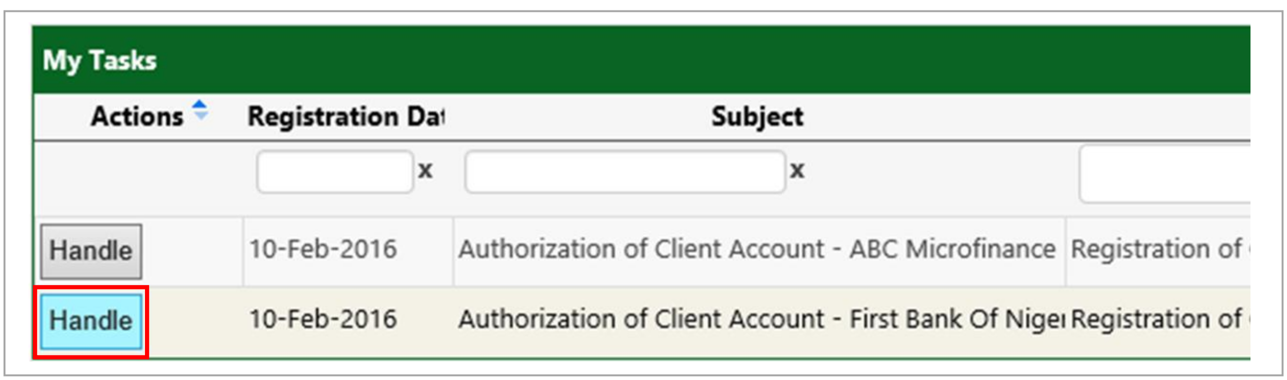
Authorization is required if your Institution has been setup to use a workflow to handle the registration, update, renewal, transfer, subordination and cancellation of a financing statement. To be able to review and authorize tasks of such nature on a financing statement, you must be assigned the Authorizer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



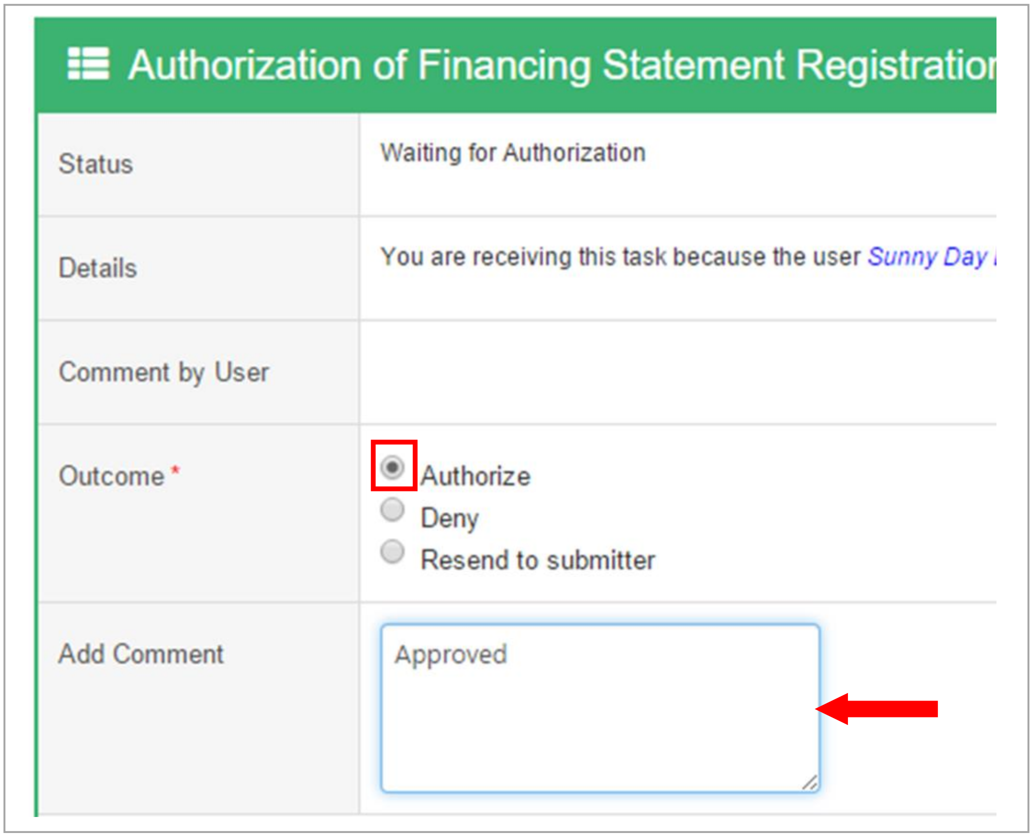
3. At the **My Pending Task** page search for a pending task by entering your search date.
4. Click on the **Submit Search** button to submit your search request.
5. Move to **My Tasks** section. Locate the Financing Statement.
6. Click on the **Handle** button below the **Action** heading of the financing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



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.

9. To authorize this Financing Statement registration, Select option 1 **Authorize** as shown below**.**

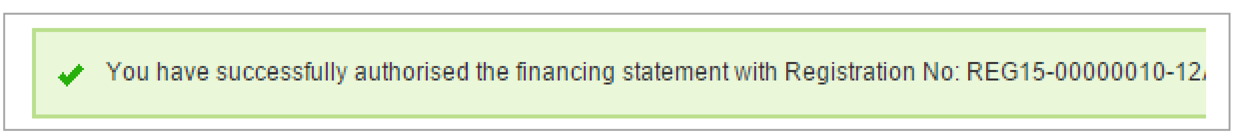
10. In the *Add Comment* box shown by the arrow, the authorizer may enter his/her comments for the registration there.



11. Then click on the Submit button 

12. A confirmation dialog message displays requesting you to confirm the submission. Click **OK** to complete or **Cancel** to return to previous page.

13. 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:

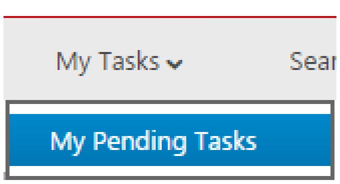
1. Login to the application with your **Login id** and **Password.**
2. On the Dashboard a list of pending tasks that requires your attention will be log under **Latest Pending Tasks.** Pending task for Registration shall read ***"Registration of Financing Statement - Waiting for Authorization"*** as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

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.

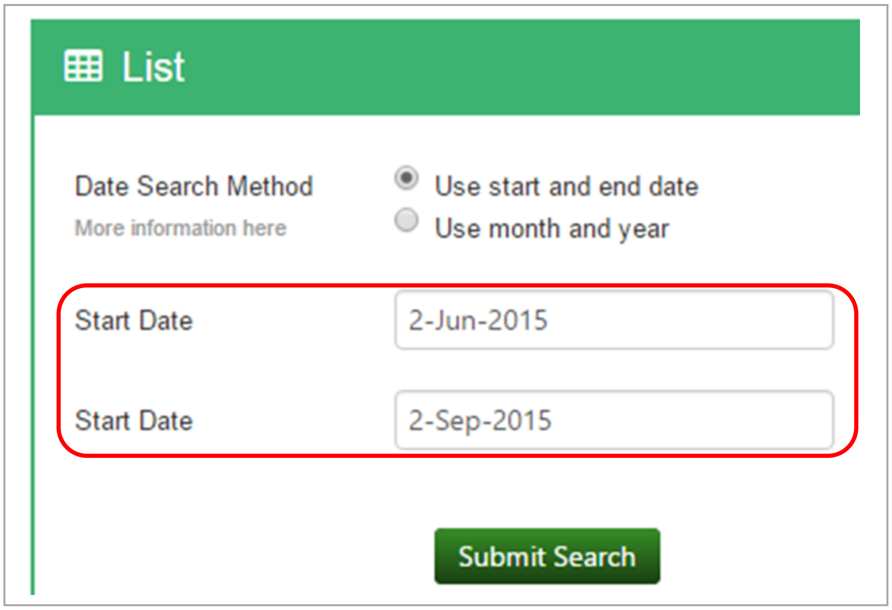
Option 2 – Using The Task Menu

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.

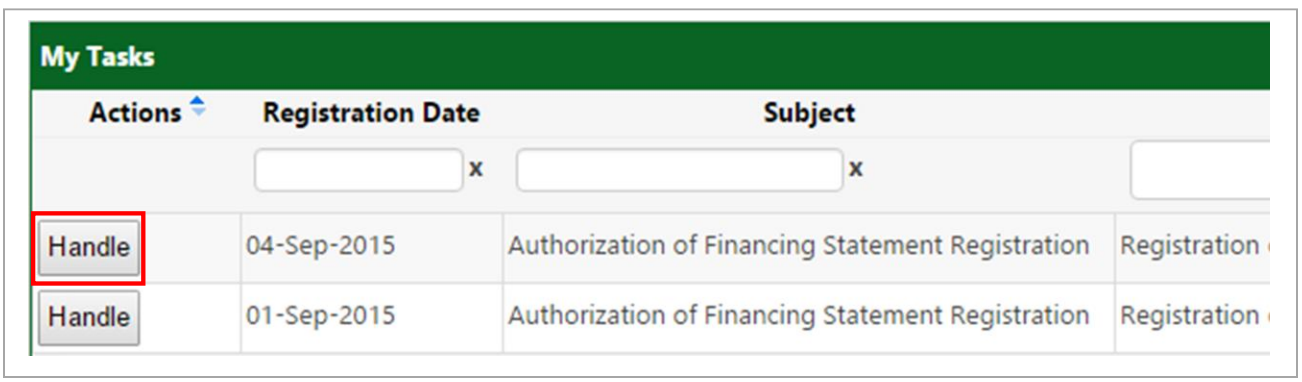


3. At the **My Pending Task** page you may search for a pending task by entering your search date as shown below.

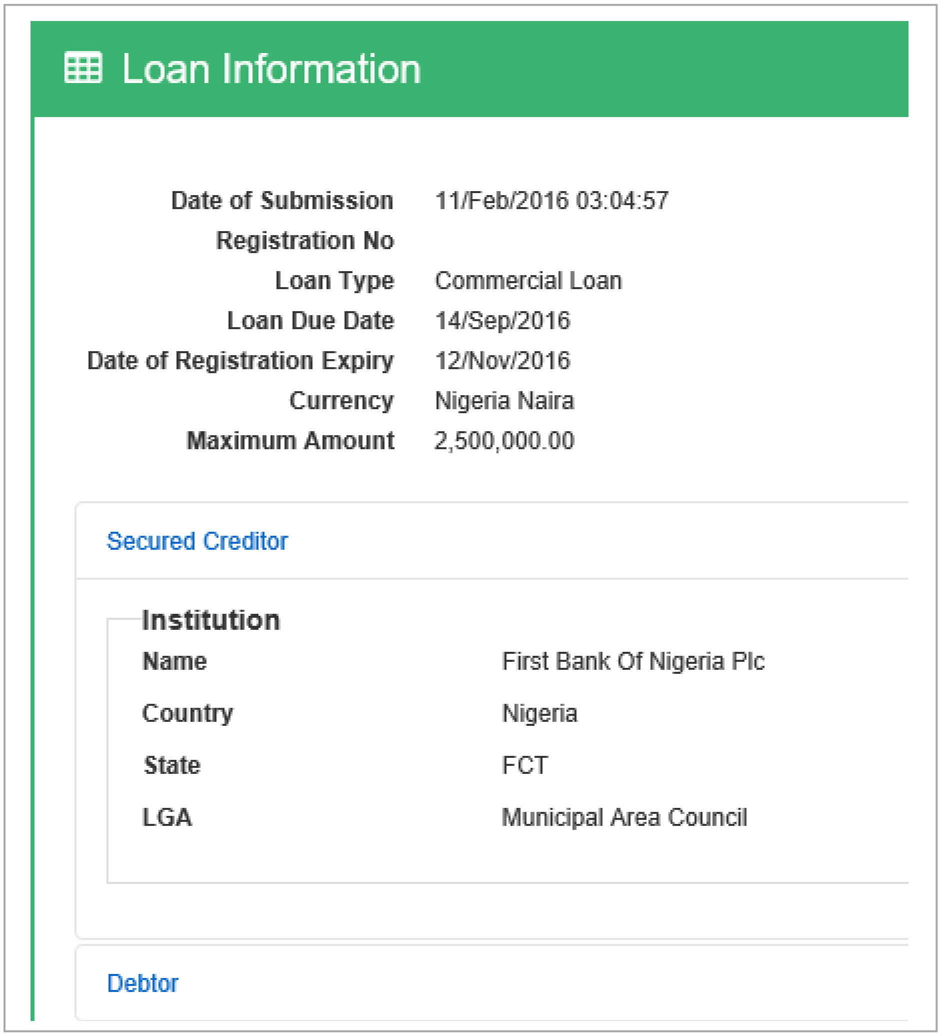


4. Click on the **Submit Search** button to submit your request. This returns your search results. Move to **My Tasks** section.

5. Under **Actions**, Click on the **Handle** button of the particular financing statement as shown below.



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.

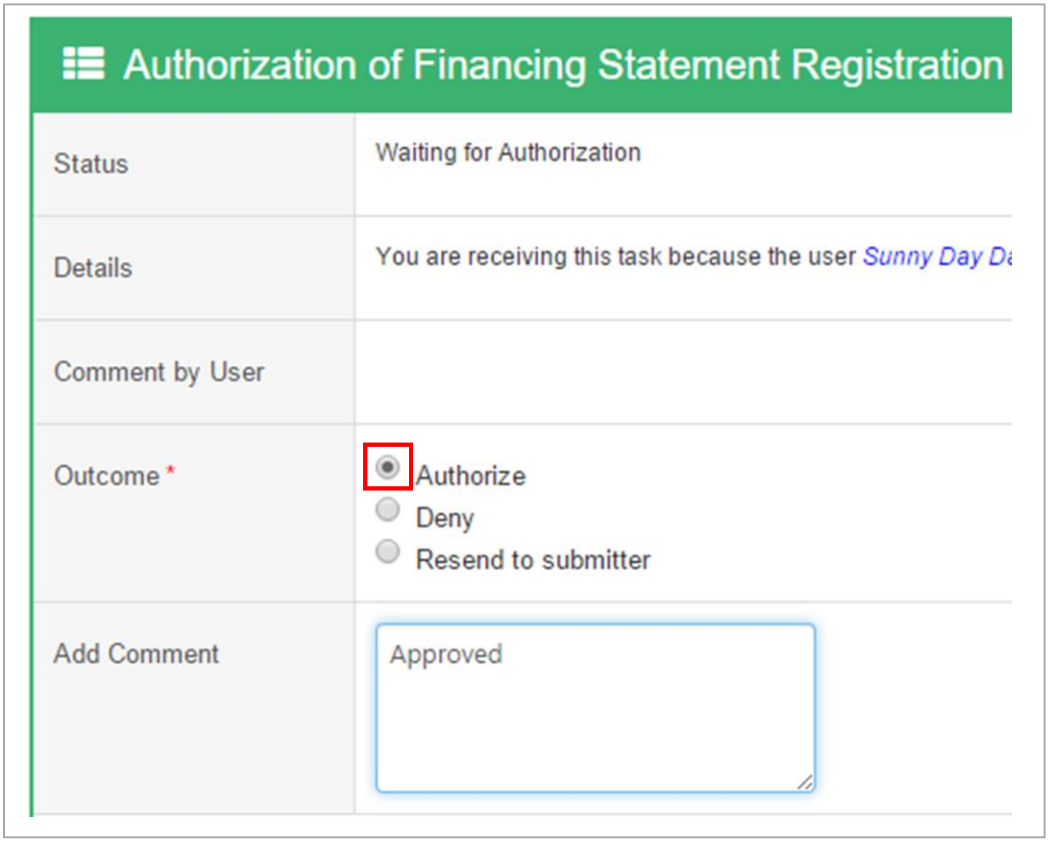


7. Scroll down to the **Authorization** section below. You may either **Authorize** to approve, **Resend to Submitter** or **Deny** to reject the authorization request.

8. To authorize this request, Select option 1 **Authorize** as shown below.

9. Then Click the **"Submit"** button 

to confirm action.

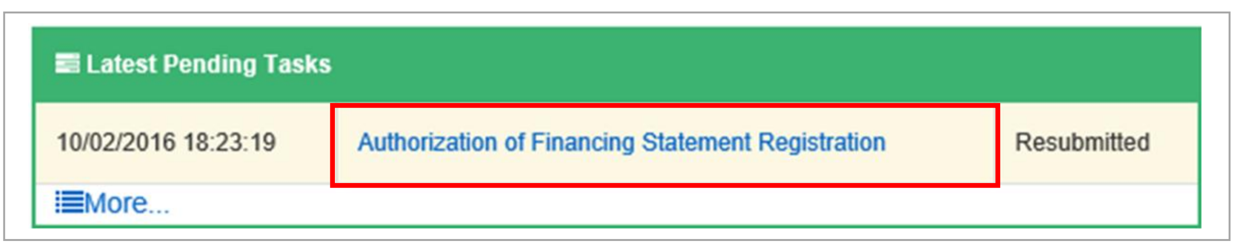


HOW TO EDIT A RESUBMITTED FINANCING STATEMENT

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.

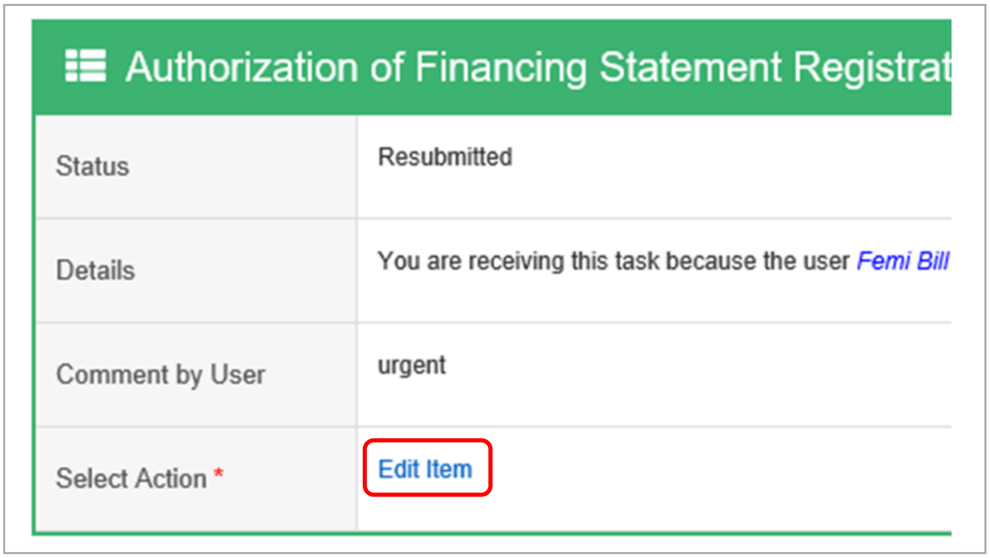
To Edit a Resubmitted Financing Statement:

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.

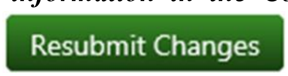


3. Click the highlighted text ***"Authorization of Financing Statement Registration"*** to open the **Task Handle** page. The task handle page may also be opened using **My Tasks** Menu.

4. Scroll down to the **Authorization** window and click **Edit Item** as shown below**.**



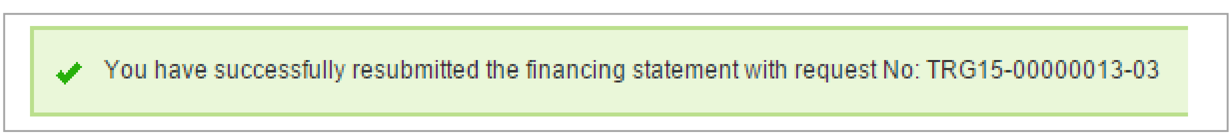
5. This opens the Financing Statement for editing. Edit the fields you want to change making sure that all mandatory boxes have been filled with the required data.

6. Click inside the A**cknowledgement** 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.



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.

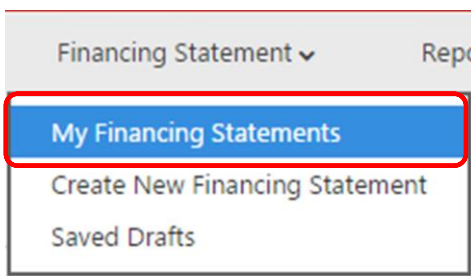
HOW TO UPDATE A REGISTRATION

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.

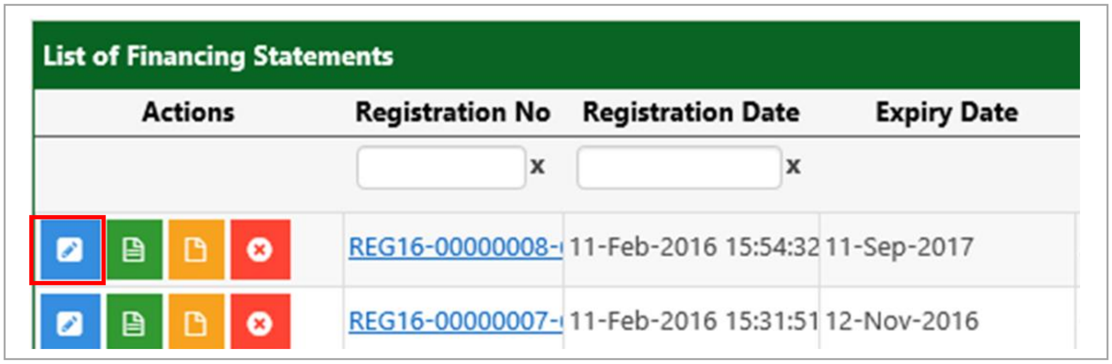
4. Search for Financing Statement by choosing the parameter from the dropdown list.

5. The default selection is **"*Active Financing Statements*"**.

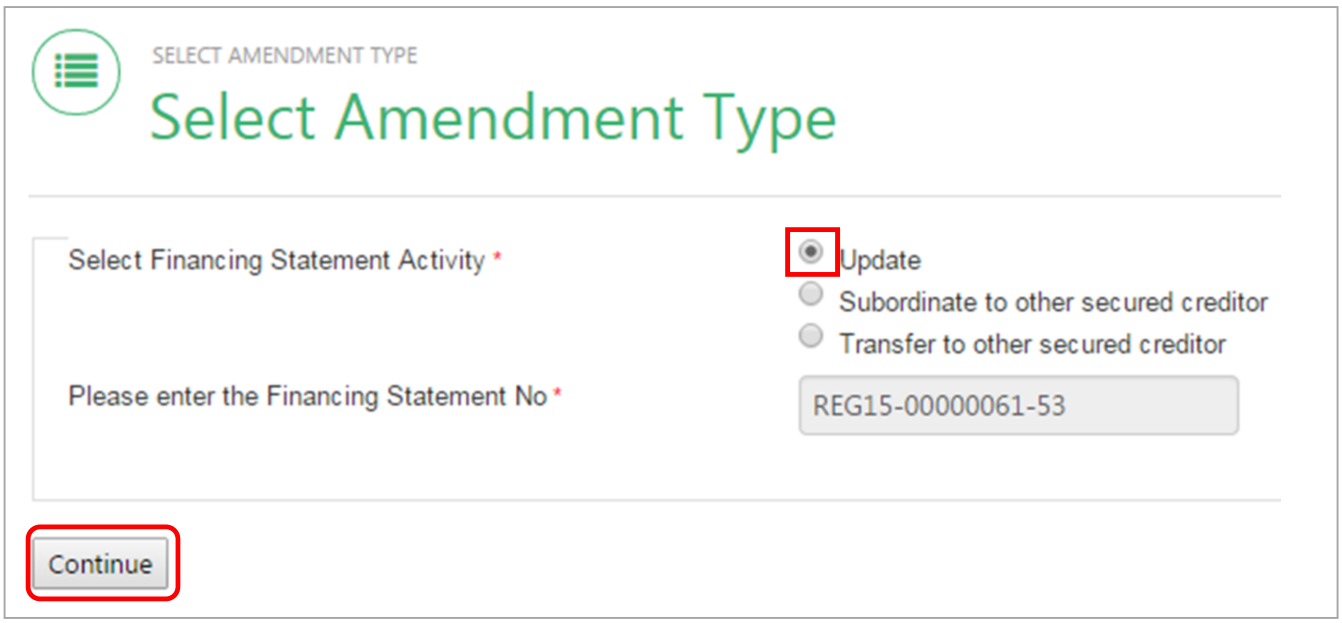
6. Click on **Submit Search** to search for active financing statements.

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.



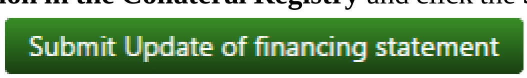
9. This loads the **Select Financing Change Statement Type** Page.



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

11. Edit the financing statement to record your change.

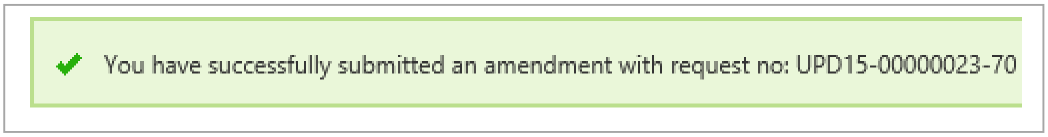
12. After making changes, ensure that all information on mandatory boxes has been provided.

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 

to submit the update for authorization.

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.



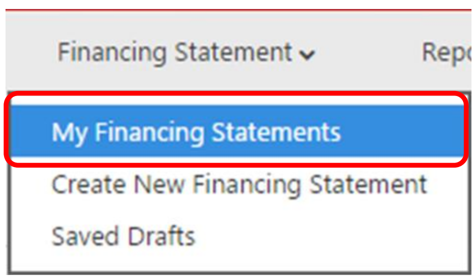
HOW TO RENEW A REGISTRATION

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.

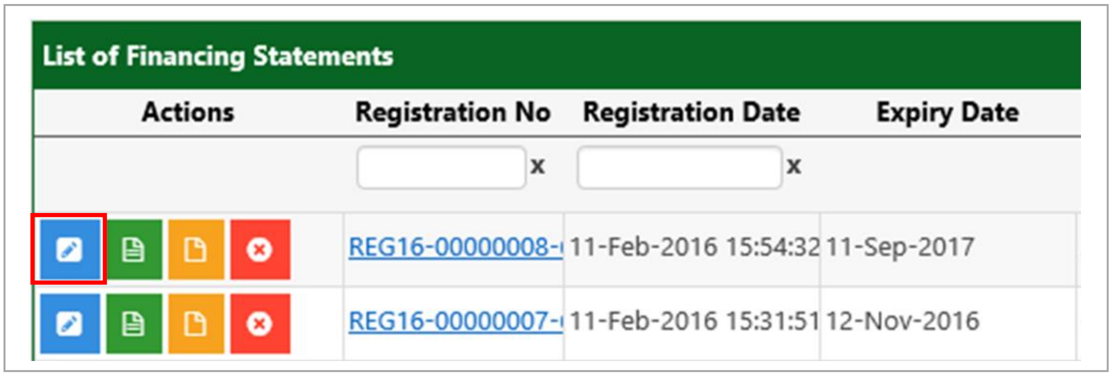
2. Select **My Financing Statements** from the dropdown to open the **My Financing Statements** page.



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.

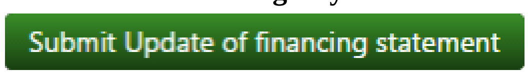
5. From the ***Actions*** column, click on the **Amend** icon  of the financing statement that needs to be renewed.



6. This opens the **Select Amendment Type** Page.

7. Select **Update** and click **Continue** to open the **Update** page.

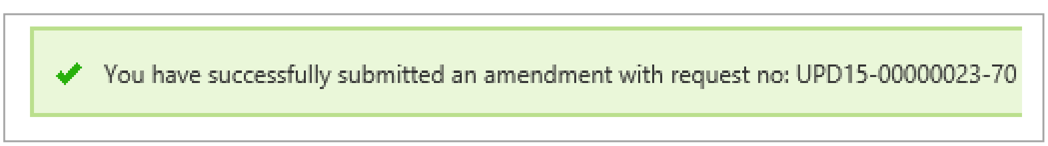
8. Enter the New Expiry Date in the Expiry Date box as shown below.

9. 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.

10. 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.

11. After successful submission, the confirmation message shown below loads to confirm the amendment.

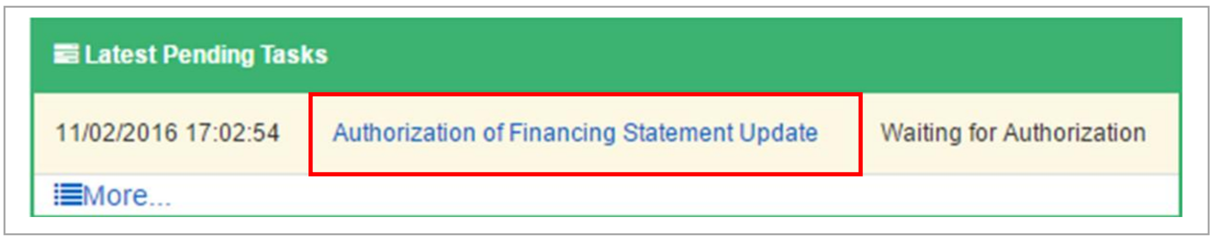


HOW TO AUTHORIZE AN UPDATE/RENEWAL ON A FINANCING STATEMENT

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.

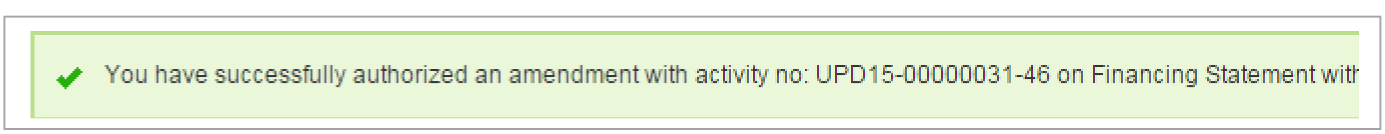
To Review and Authorize Update:

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.



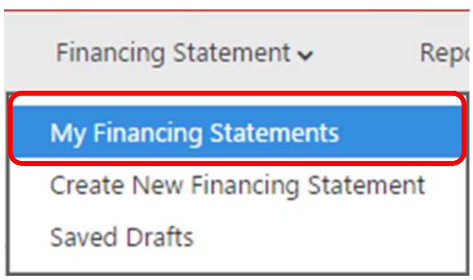
HOW TO REGISTER TRANSFER ON A FINANCING STATEMENT

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.

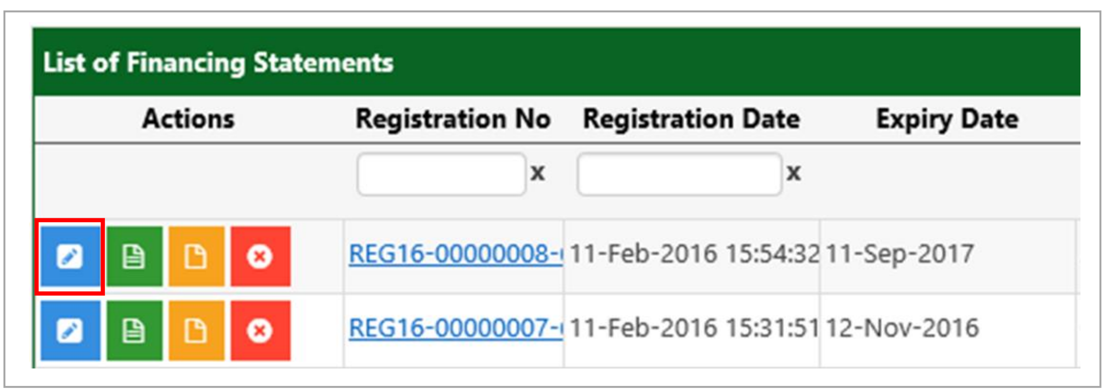
To Transfer a Financing Statement:

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

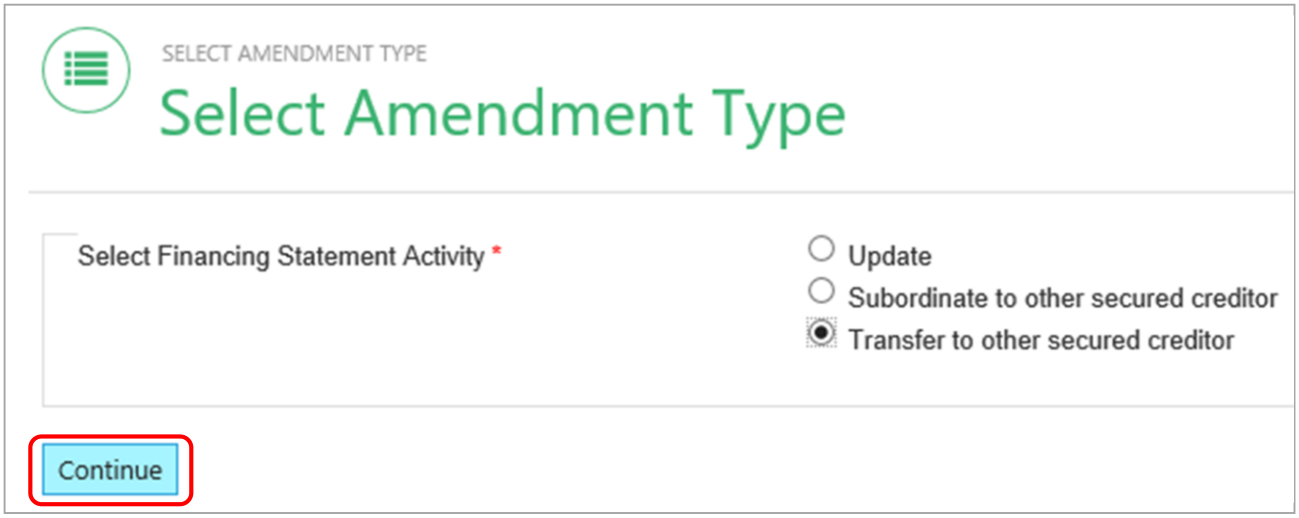
2. Click the **Financing Statement** menu and select **My Financing Statements** option from the drop down to go to the **My Financing Statement** page.



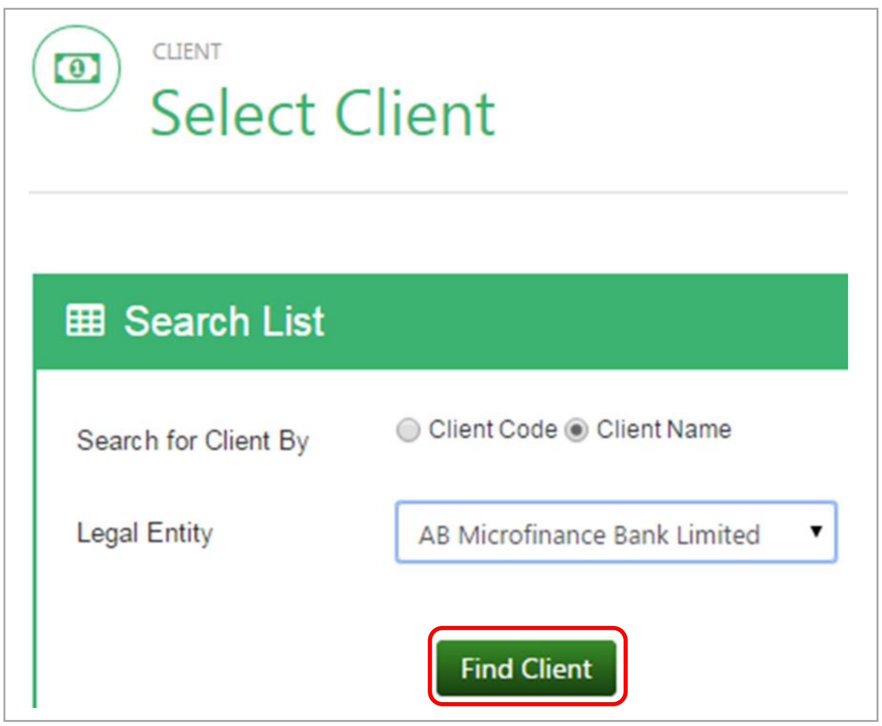
3. From the **Actions** column, Click on the **Amend Financing Statement** icon  of the financing statement that needs to be amended to display the **"Select Amendment type"** page.



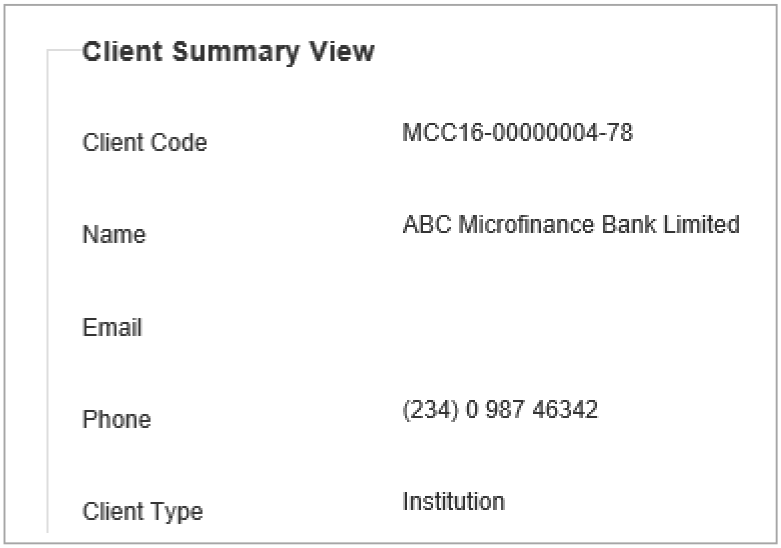
4. Select **Transfer to other secured creditor** and Click on the **Continue** button to open the **Select Client** page.



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.

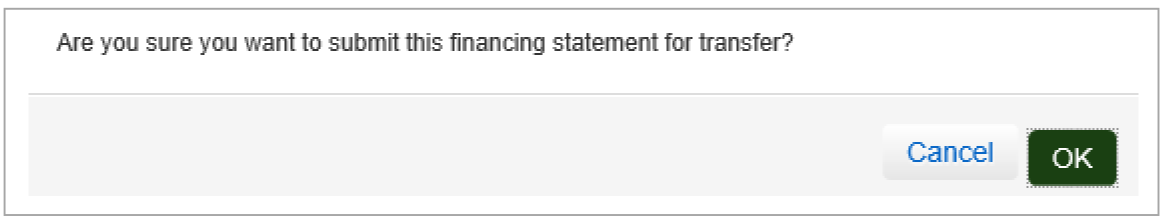


6. After clicking Find Client, the **Client Summary View of the Transfer** is displayed. Confirm Transferee details, and then click on the  button below the page.

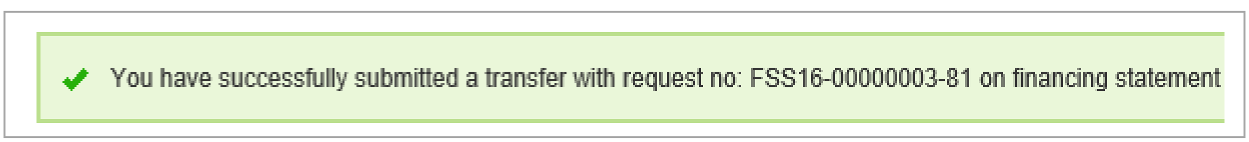


7. Clicking the **Continue with this Client** button loads the Transfer page with full details of the Secured Creditor Client to transfer financing statement to. Click on the **Submit Transfer Request** button 

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.



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



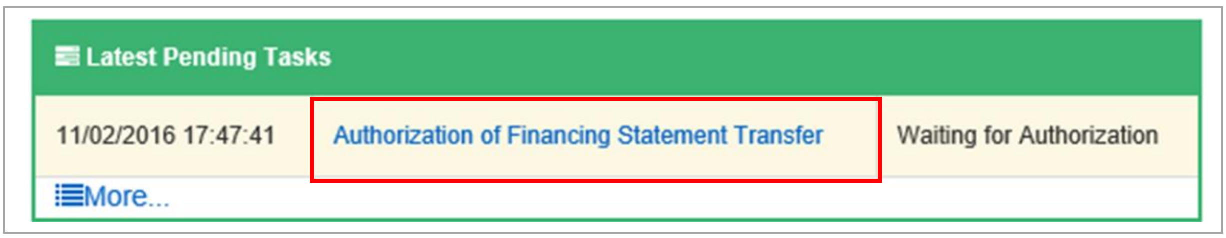
HOW TO AUTHORIZE A TRANSFER ON A FINANCING STATEMENT

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:

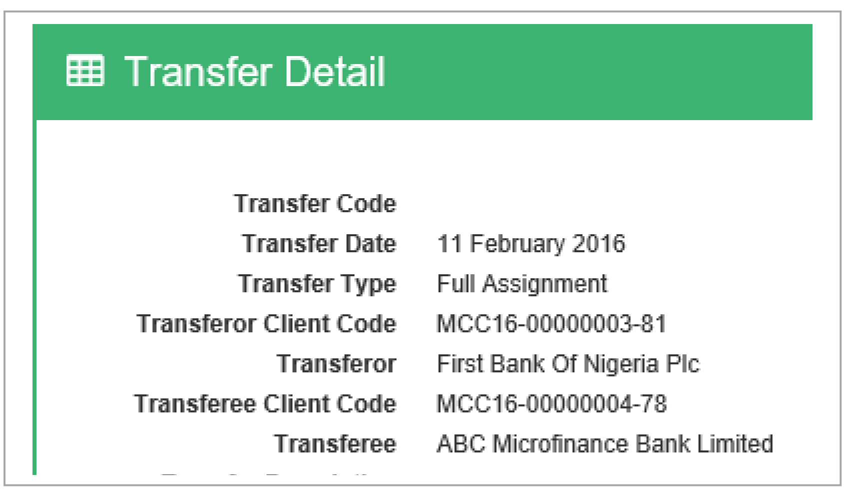
1. Login into the application with your **Login id** and **Password**.

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.



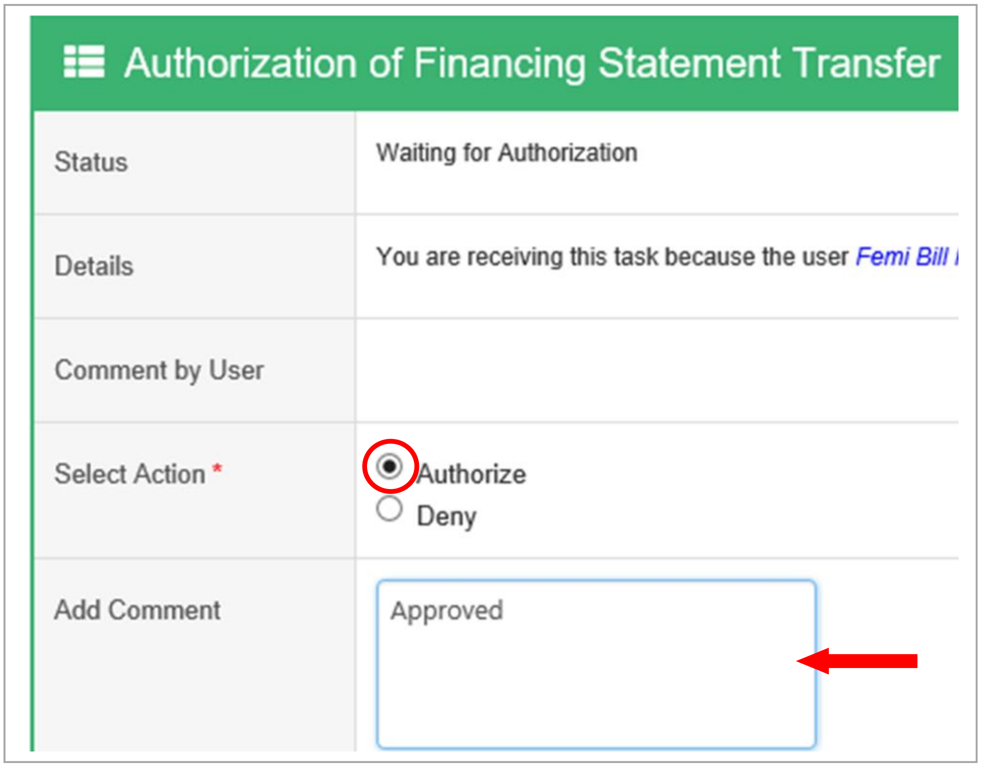
3. Click the highlighted text ***"Transfer of Financing Statement Registration"*** to open the **Task Handle** page. The task handle page may also be opened using **My Tasks** Menu.

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.



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.

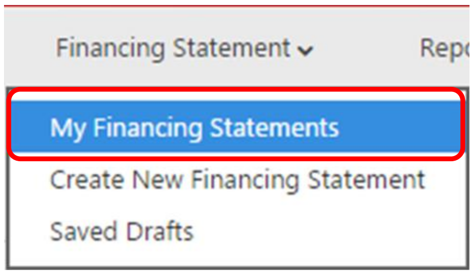
HOW TO SUBORDINATE A FINANCING STATEMENT

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.

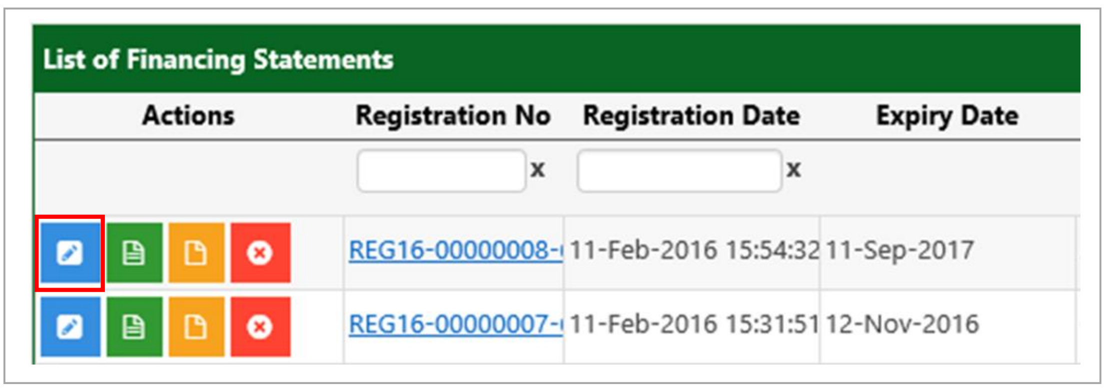
To Subordinate a Financing Statement:

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

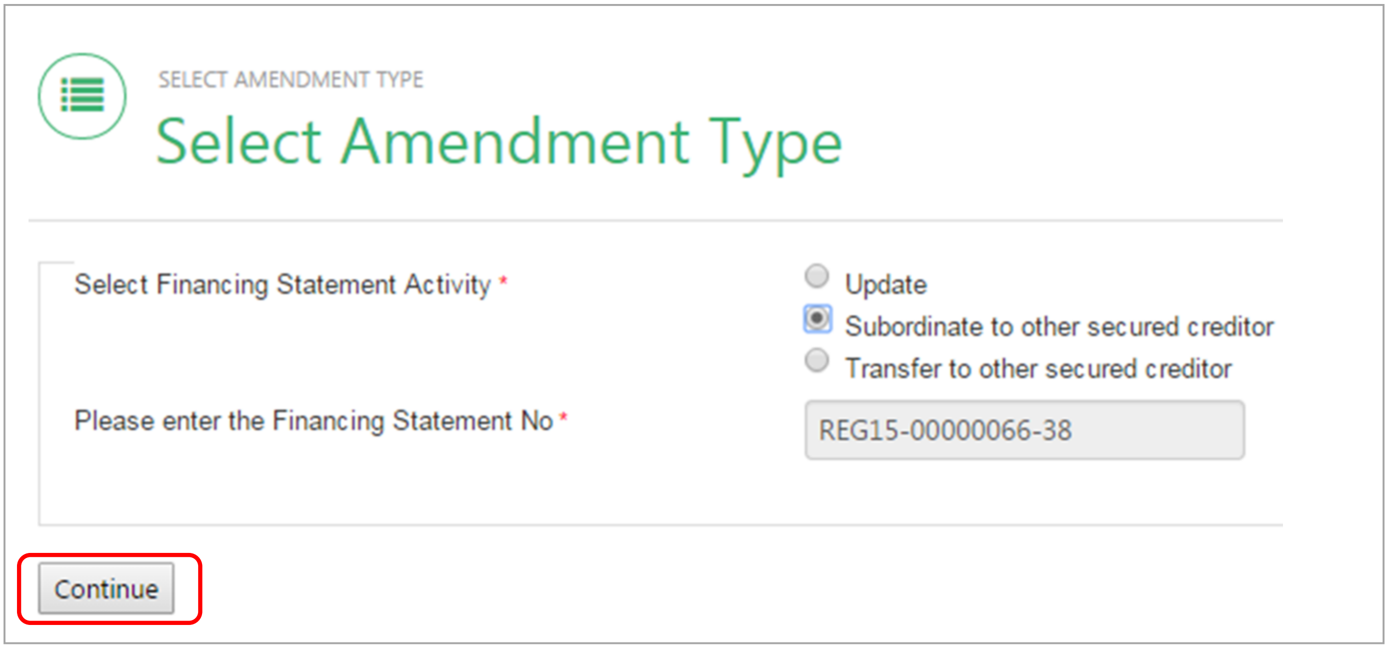
2. Click the **Financing Statement** menu and select **My Financing Statements** option from the drop down to go to the **My Financing Statement** page.



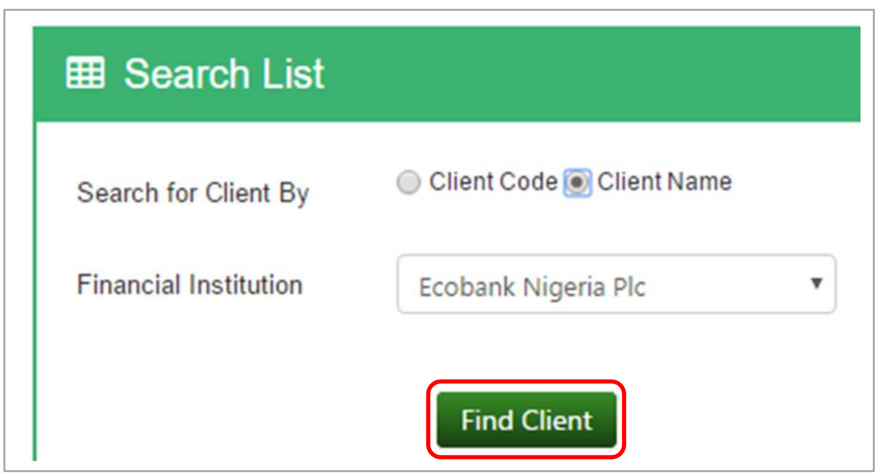
3. From the **Actions** column, Click on the **Amend** icon  of the financing statement that needs to be Subordinated.



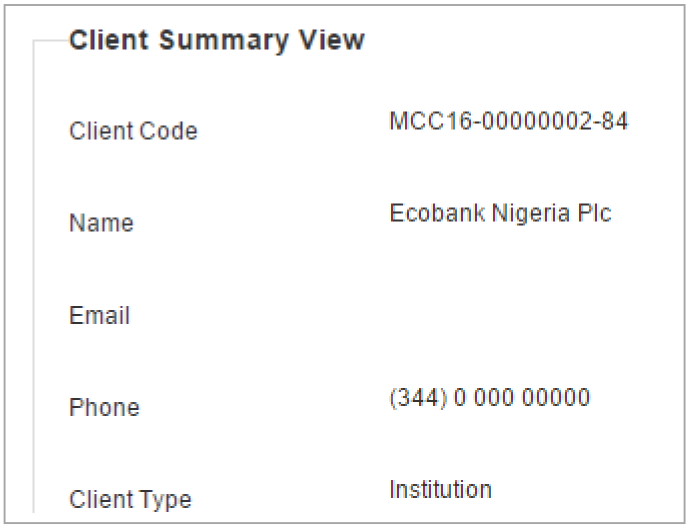
4. This display the **“Select Amendment Type”** page. Select **Subordinate to other secured creditor** and Click on the **Continue** button to open the **Select Client** page.



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.

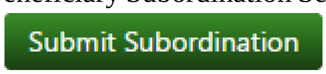


6. After clicking **Find Client**, the **Client Summary View of the Beneficiary Subordination Client** is displayed.



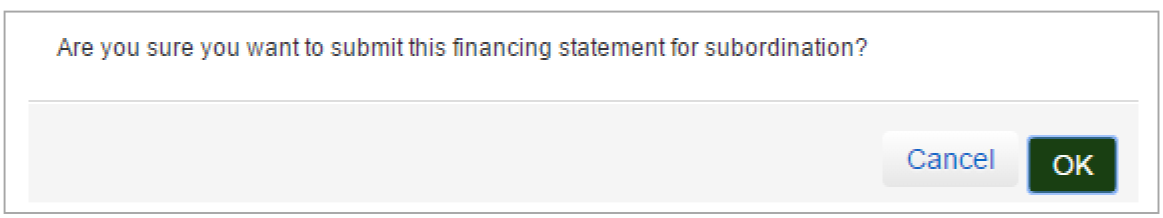
7. Confirm Subordination to the Client and then click on the **Continue with this Client** button 

on the page.

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 

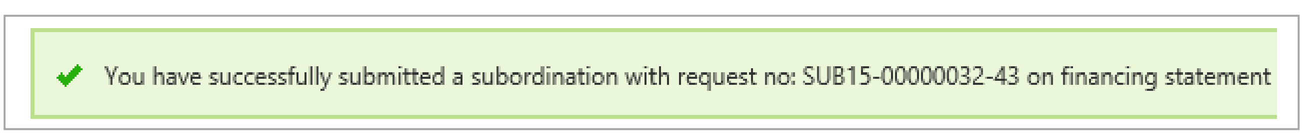
to Subordinate priority on the collateral to the new client.

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



10. Click **OK** to complete.

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



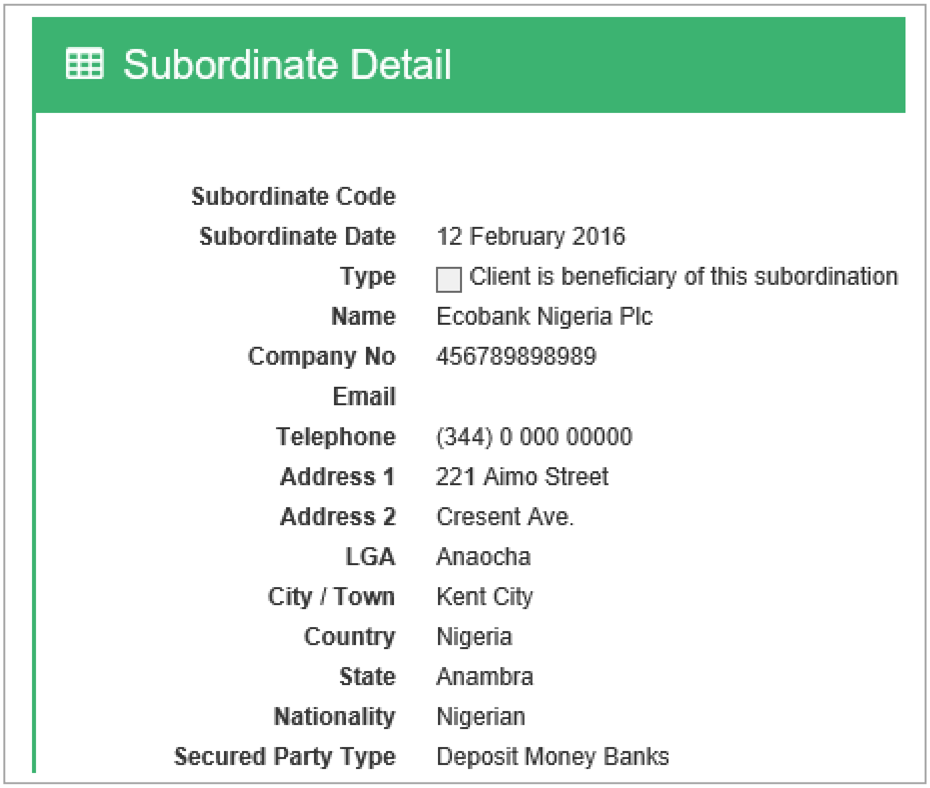
HOW TO AUTHORIZE SUBORDINATION OF A FINANCING STATEMENT

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.

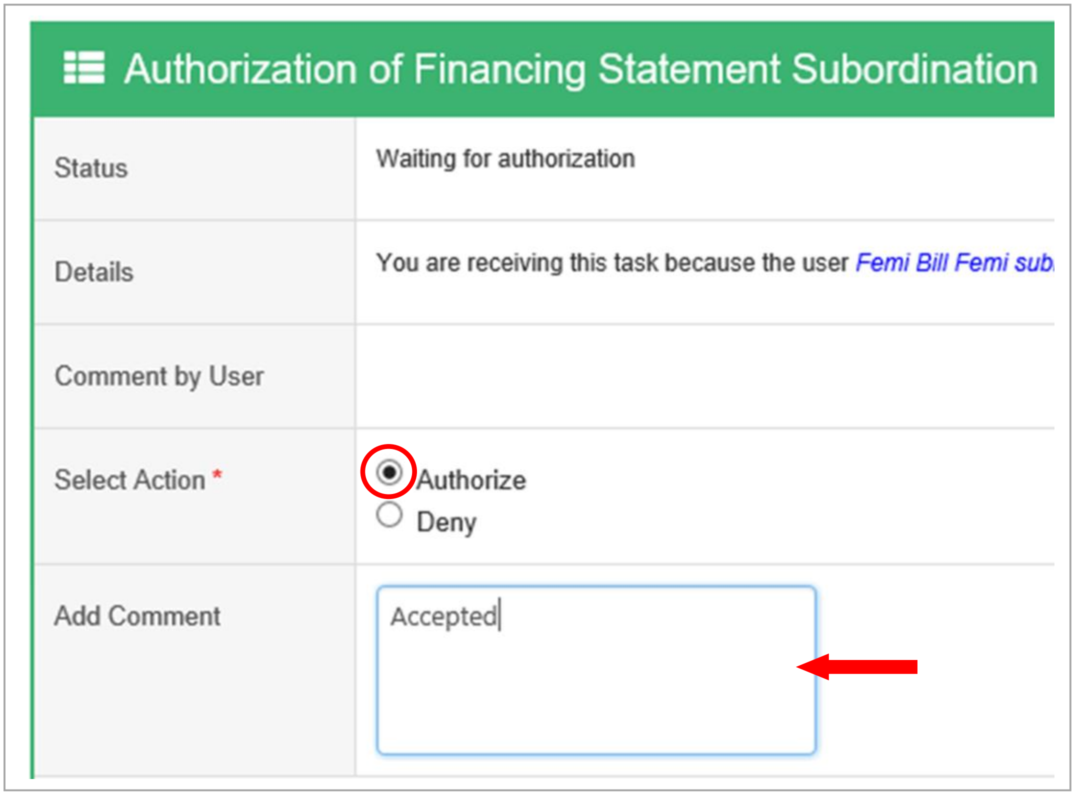
3. Click the highlighted text ***"Authorization of Financing Statement Subordination"*** to open the **Task Handle** page. The task handle page may also be opened using **My Tasks** Menu.
4. The Task Handle page opens with the **Beneficiary Subordination Secured Creditor Detail** showing.



5. Below the Subordination detail are found the financing statement information and the authorization section.

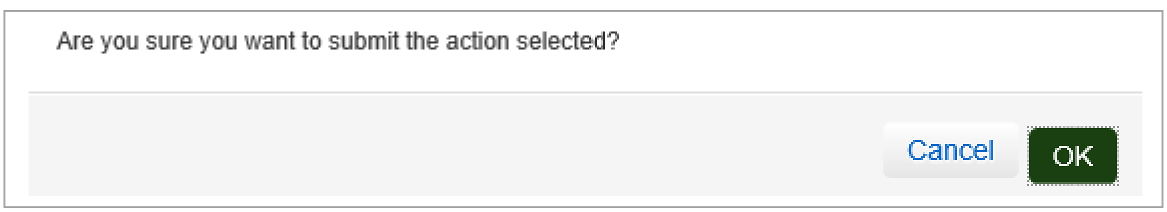
6. Scroll down the page to the **Authorization** section.

7. Select **Authorize** to authorize the subordination or **Deny** to cancel.

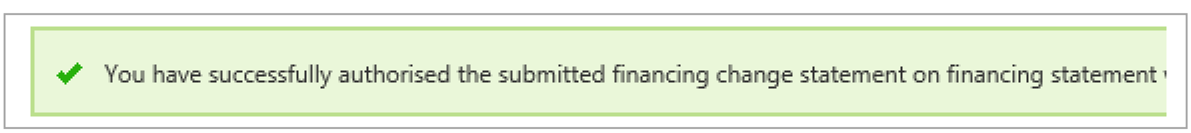


8. Enter your comments in the Comments box as shown by the arrow.
9. Then click the **Submit** button 

to submit action. A confirmation message is displayed requesting you to confirm your action.



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

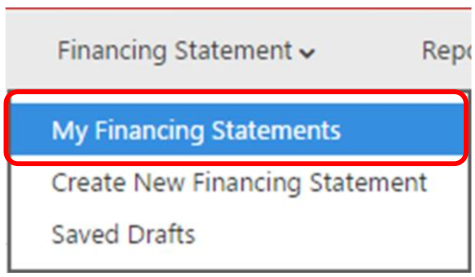


HOW TO CANCEL A FINANCING STATEMENT

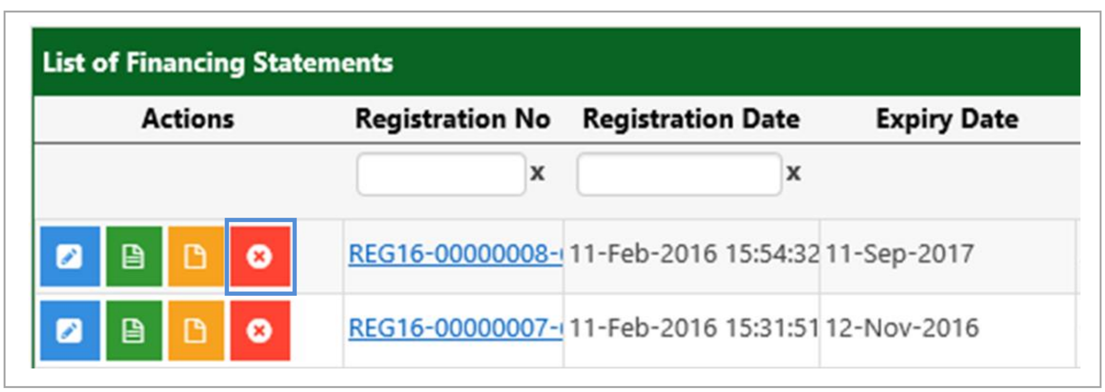
Cancellation involves the release of the entire financing statement from the registry system. In order to perform a cancellation, you must be assigned the Cancellation Officer, Client Officer or Financing Change Statement Officer Role.

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.

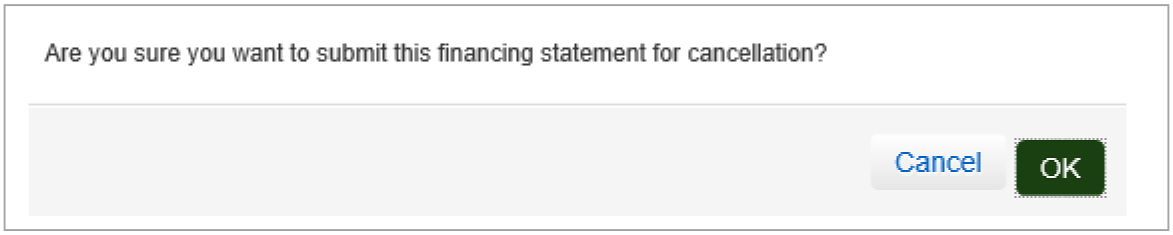


3. Identify the financing statement you need to Cancel under the **"List of Financing Statement"** section and then Click the **Cancel Financing Statement** icon  under the **Actions** column.



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.



7. Click **OK** to complete.

8. The discharge confirmation message shown below appears to confirm the submission.

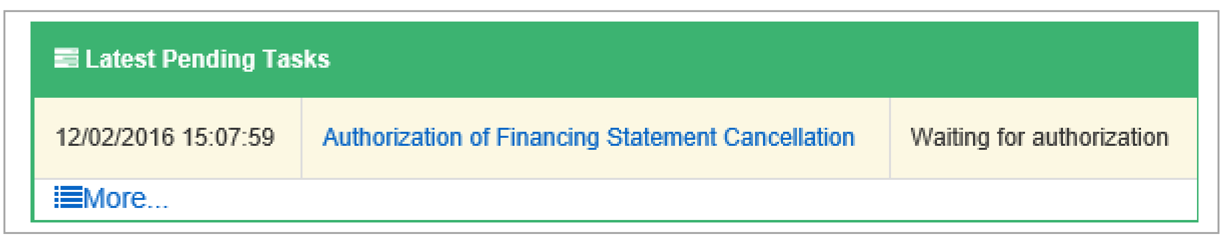
HOW TO AUTHORIZE A CANCELLATION

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:

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

2. 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"***.



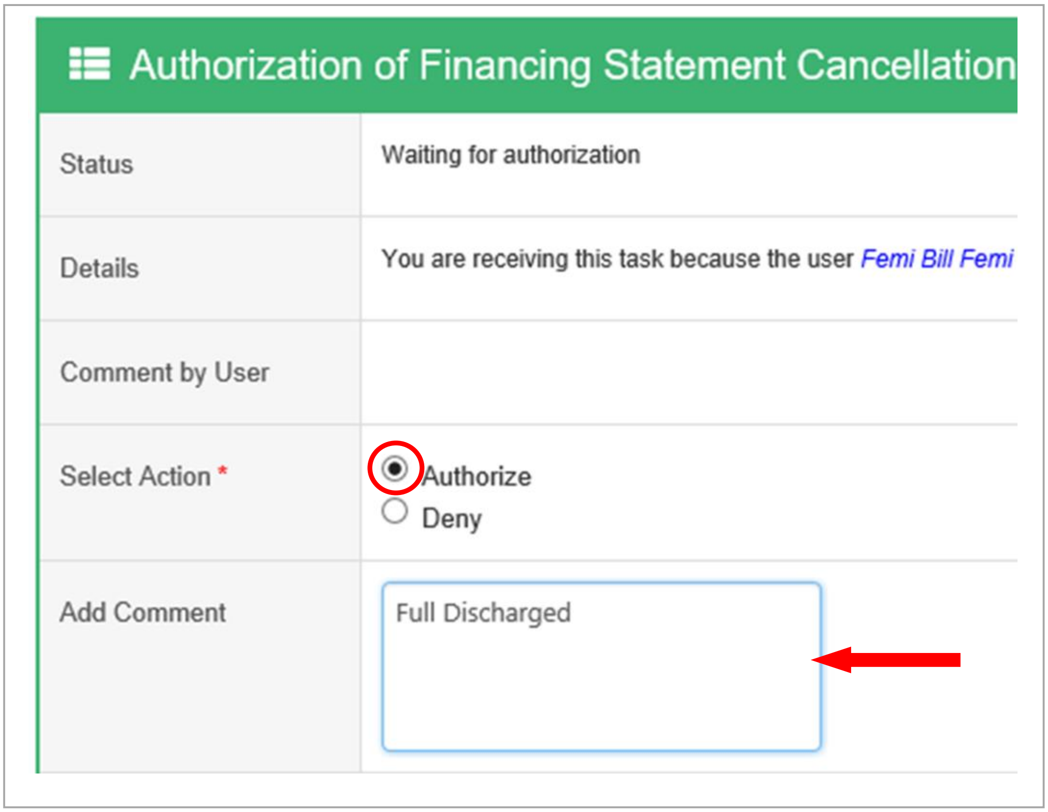
3. Click the highlighted text ***"Authorization of Financing Statement Cancellation"*** to open the **Task Handle** page. The task handle page may also be opened using **My Tasks** Menu.

4. The Task Handle page displays the financing statement information with the authorization section below it.

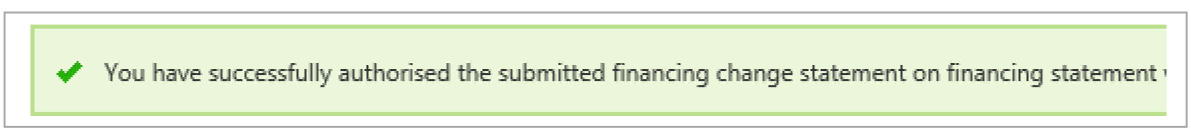
5. Scroll down the page to the **Authorization** section.

6. At the Outcome section, select **Authorize** to approve the cancellation or **Deny** to reject.

7. Select **Authorize** to authorize.



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.



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.

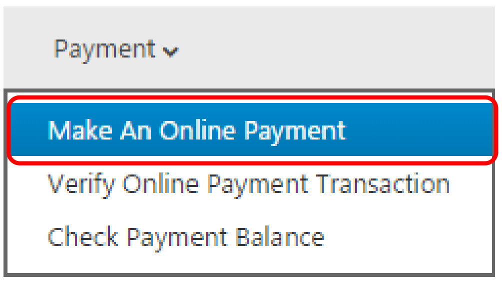
HOW TO MAKE AN ONLINE PAYMENT

To Make An Online Payment:

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

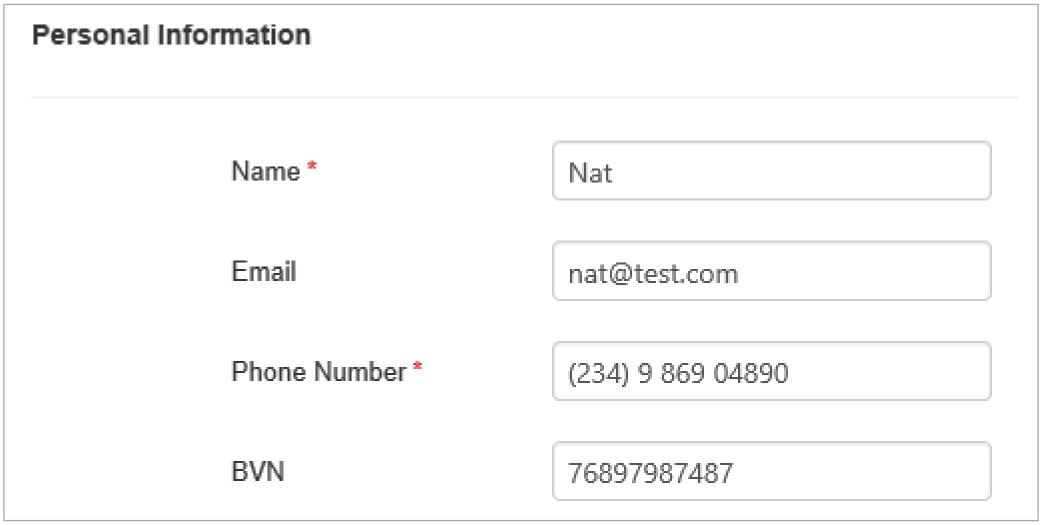
   NB: A Public User needs NO account in the Collateral Registry System to make an online payment.

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 *
Nat

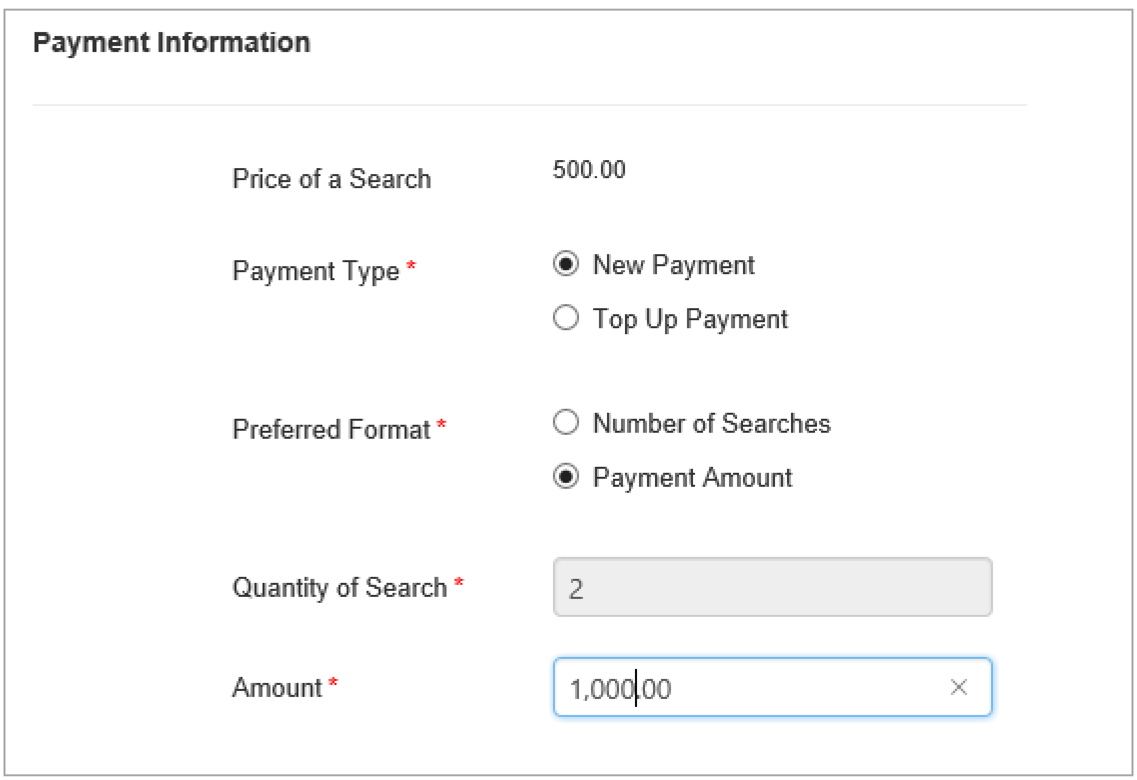
Email
nat@test.com

Phone Number *
(234) 9 869 04890

BVN
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

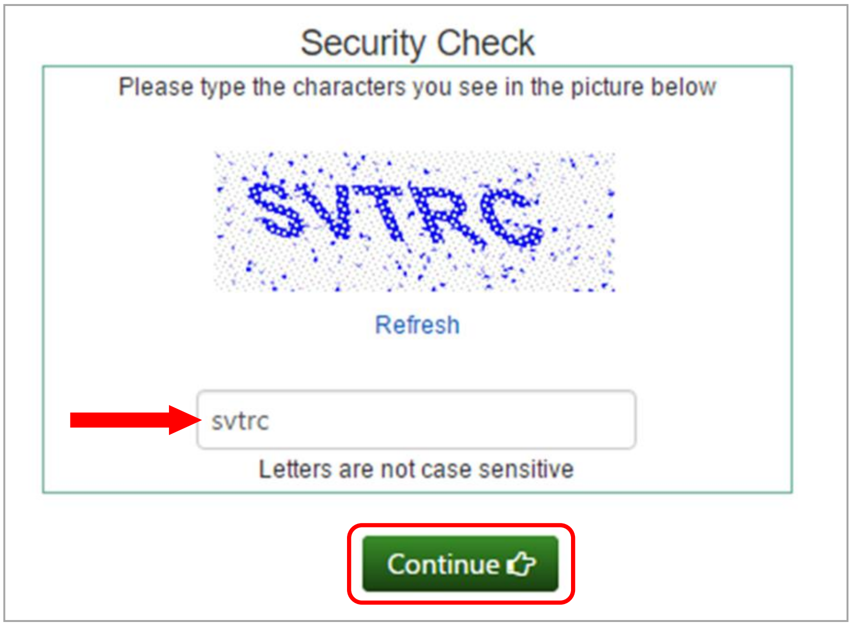
Payment Type *
New Payment
Top Up Payment

Preferred Format *
Number of Searches
Payment Amount

Quantity of Search *
2

Amount *
1,000.00

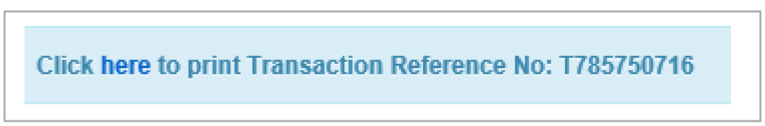
7. Move to the security section.

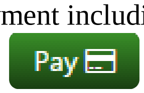


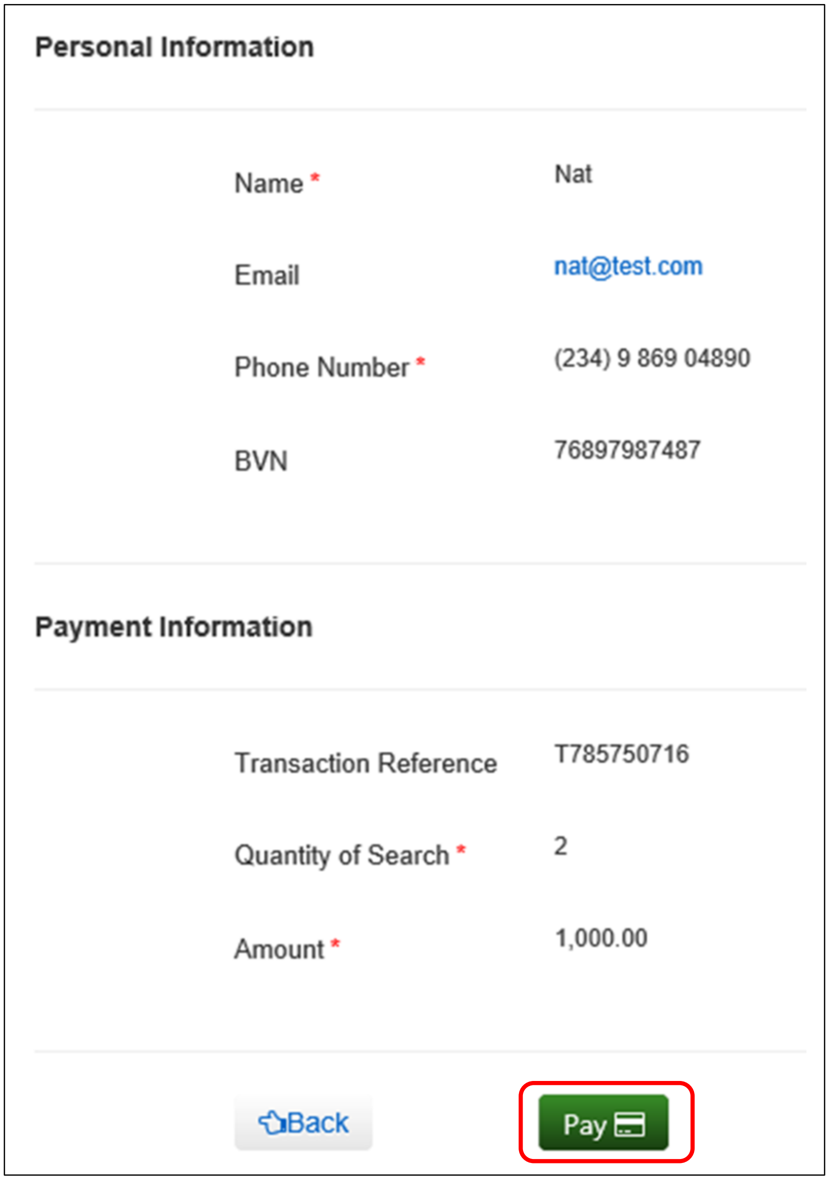
8. Enter the text on the security image in the box as shown above.

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.

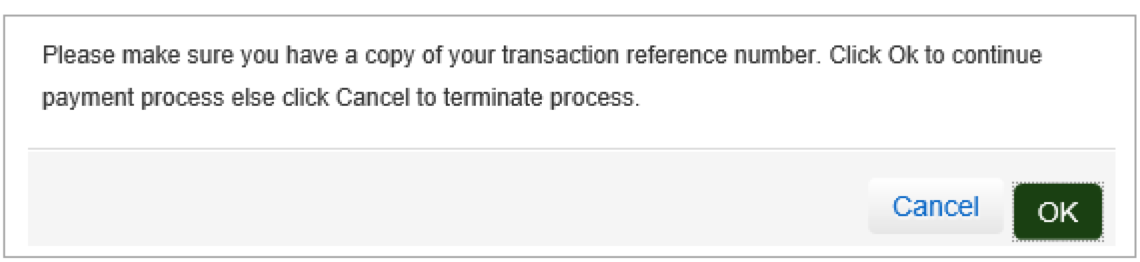


11. Review the payment details and ensure that the transaction reference number for that particular payment including both the personal and payment details are accurate and then Click on the  button to continue as shown below.



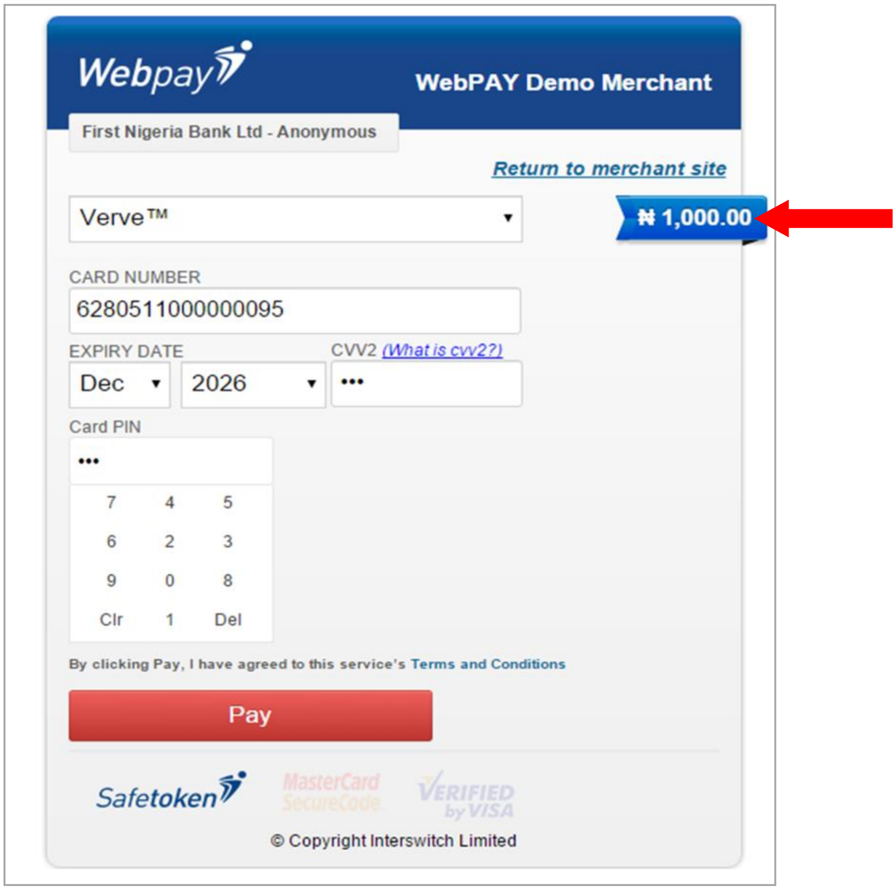
12. You may also click on the Back  button to return to the previous page if the details are inaccurate.

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



14. Click **OK** to continue.

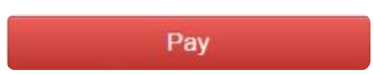
15. The WebPay Merchant page opens with the Amount payable displayed.



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

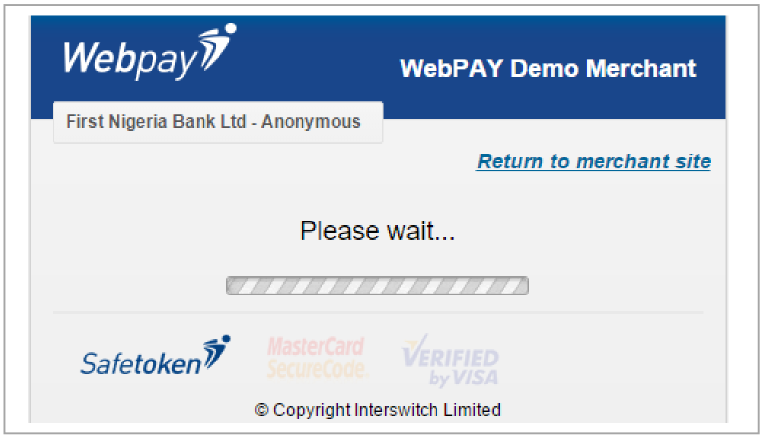
17. Enter the Card Number.

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

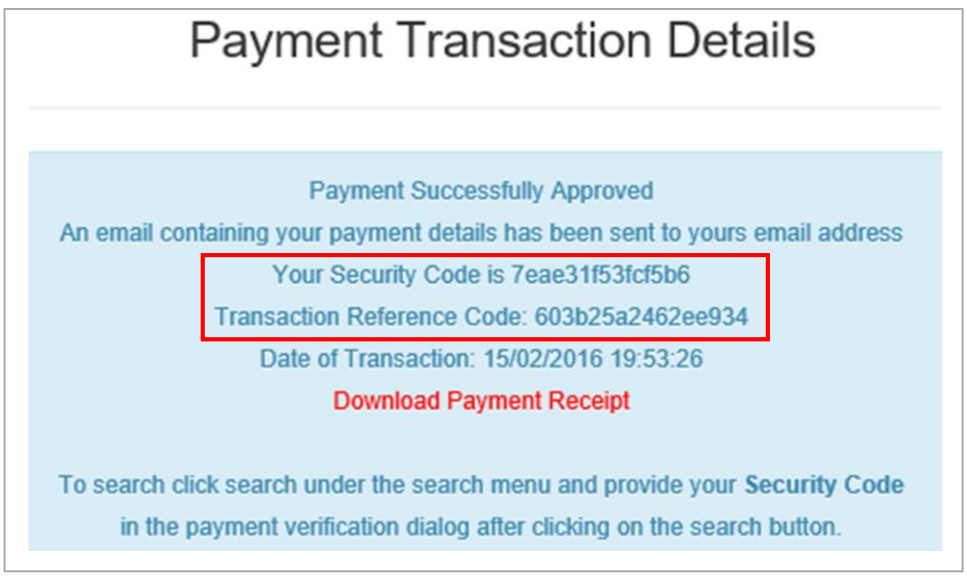
19. Enter your Card PIN and Click on the 

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.

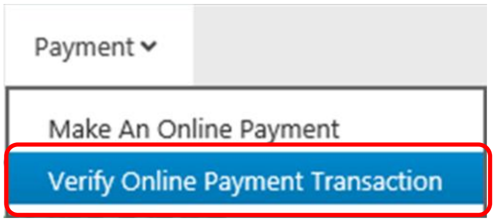
HOW TO QUERY AN ONLINE PAYMENT TRANSACTION

To Query an Online Payment Transaction:

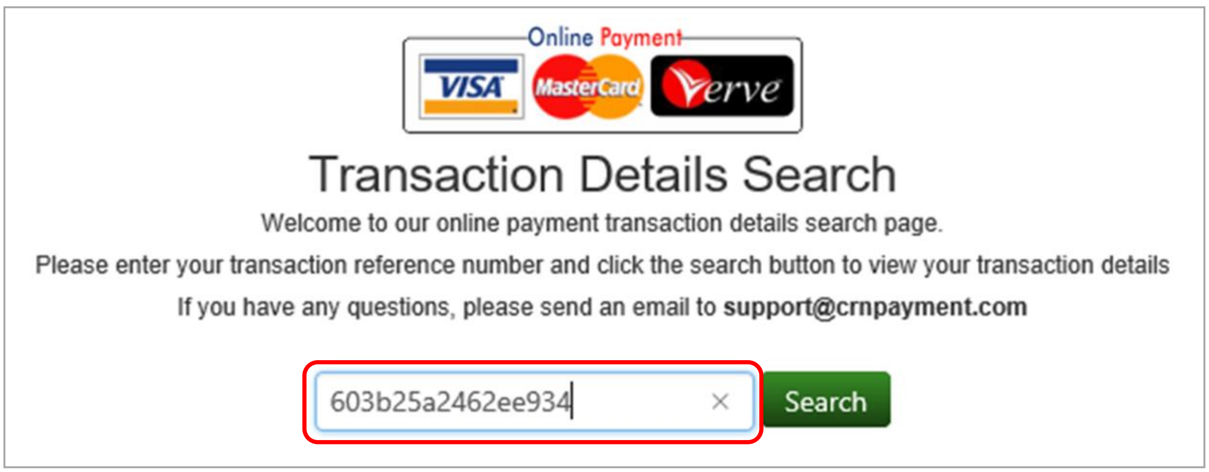
1. Login to the application with your **Login id** and **Password**.

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

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

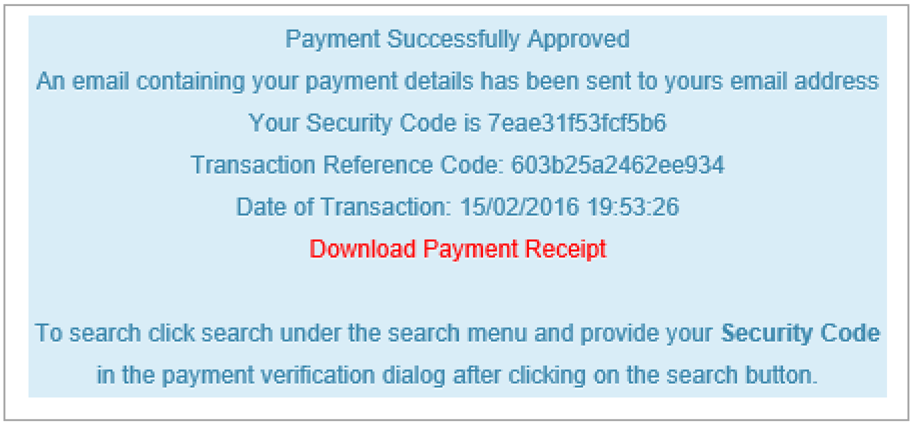


3. Select the **Query an Online Payment Transaction”** option from the drop down to open the **Transaction Detail Search** page.



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.



POSTPAID TRANSACTION SETTLEMENTS

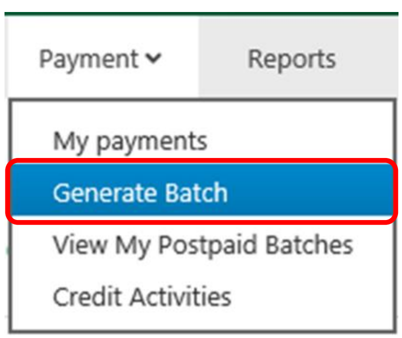
Client's settlement of outstanding Postpaid transactions in the system is achieved through the:

- Generation of outstanding Postpaid transaction batches.
- Reconciliation of outstanding Postpaid batches.

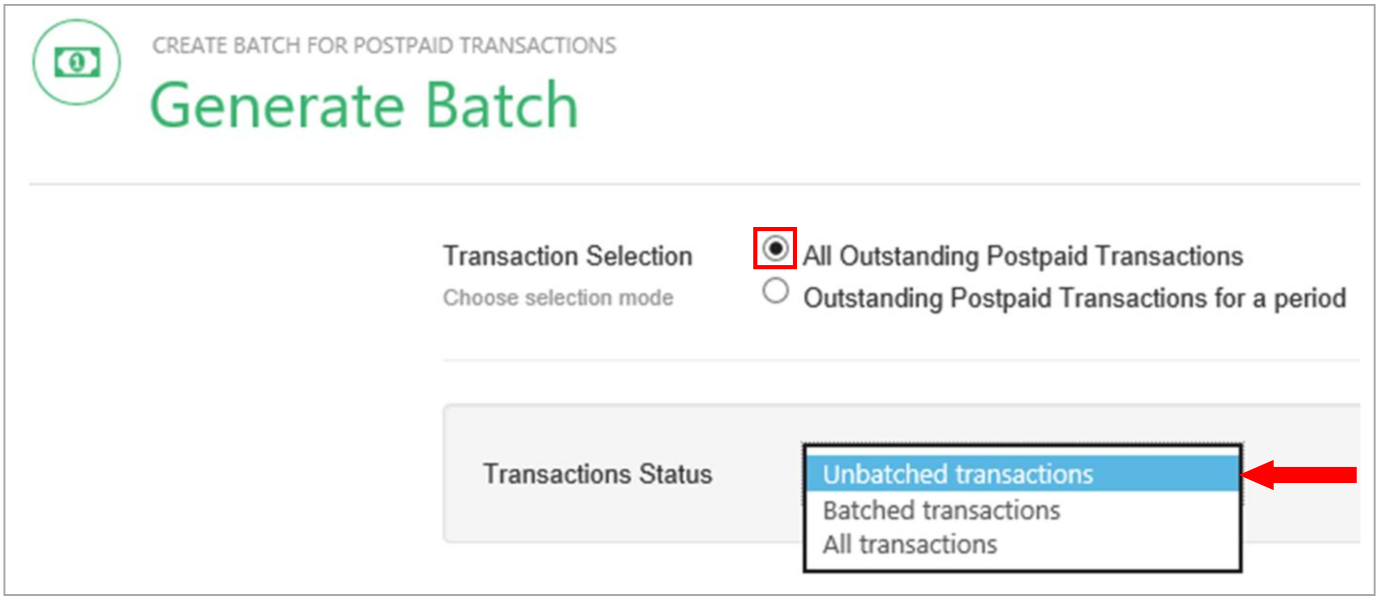
HOW TO GENERATE A BATCH

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.**



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.

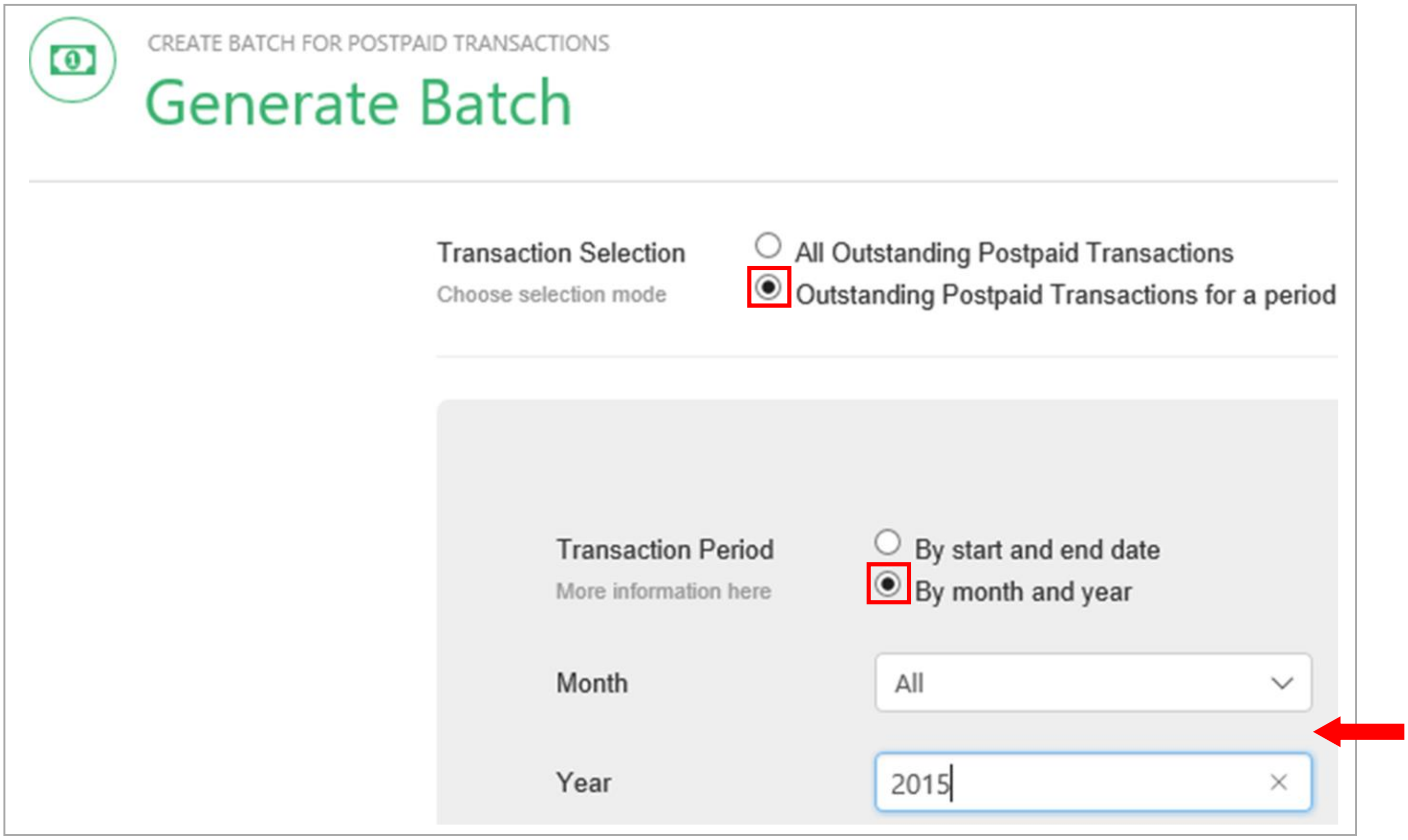
9. Click on the option **All Transactions** to display all outstanding Postpaid transactions irrespective of their batch status.

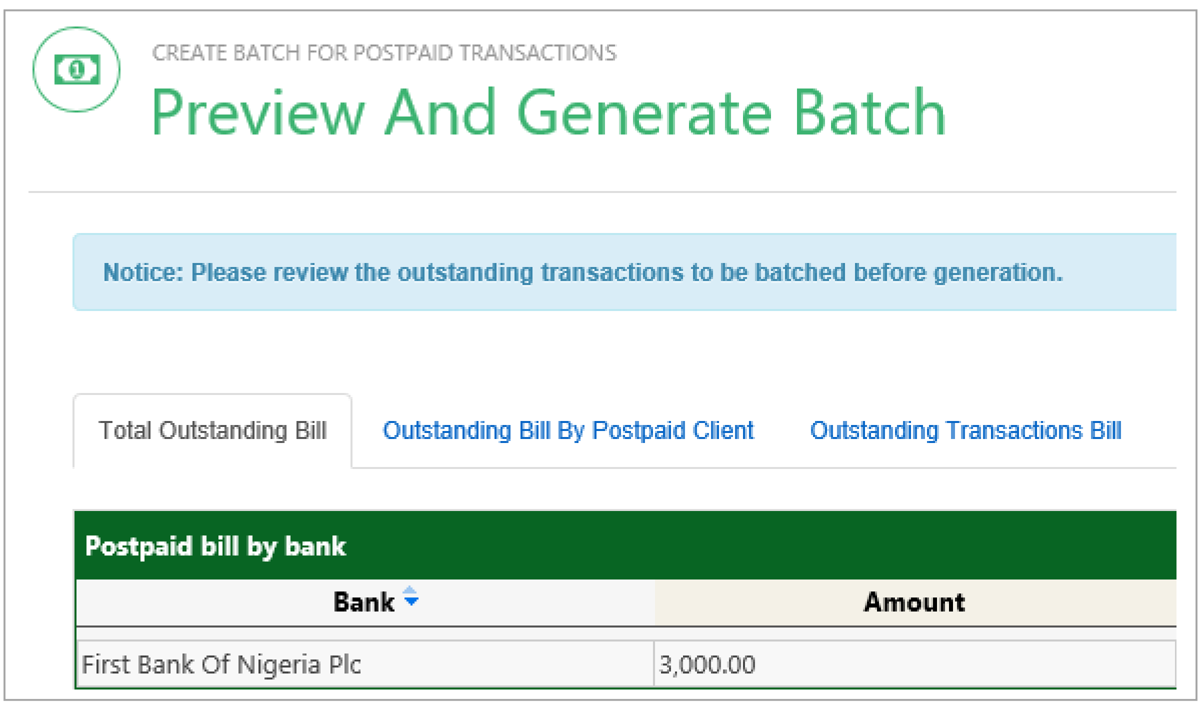
10. To generate batch on outstanding Postpaid transactions per period, select the option **Outstanding Postpaid Transaction for a period**.

11. Enter the date period by indicating the date range as shown below.

12. Click on the Continue to Preview Batch button Continue To Preview Batch 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.

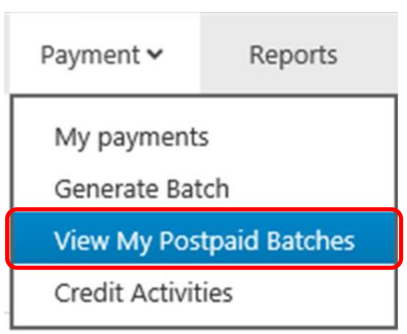
17. Click **YES** to generate batch and complete.

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.

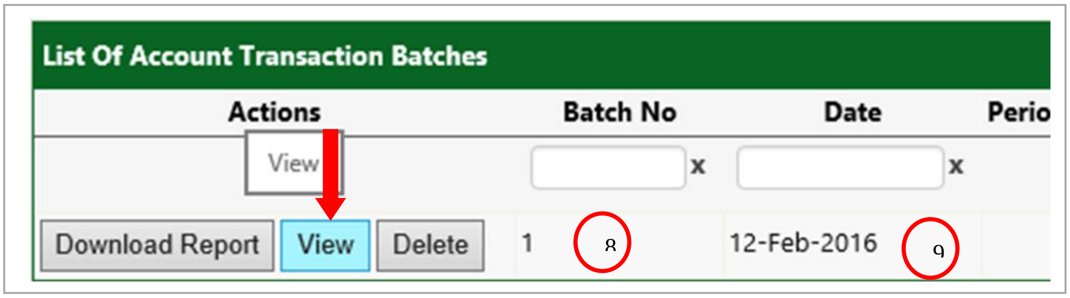


3. This displays the **Postpaid Transaction Batches** page.

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.

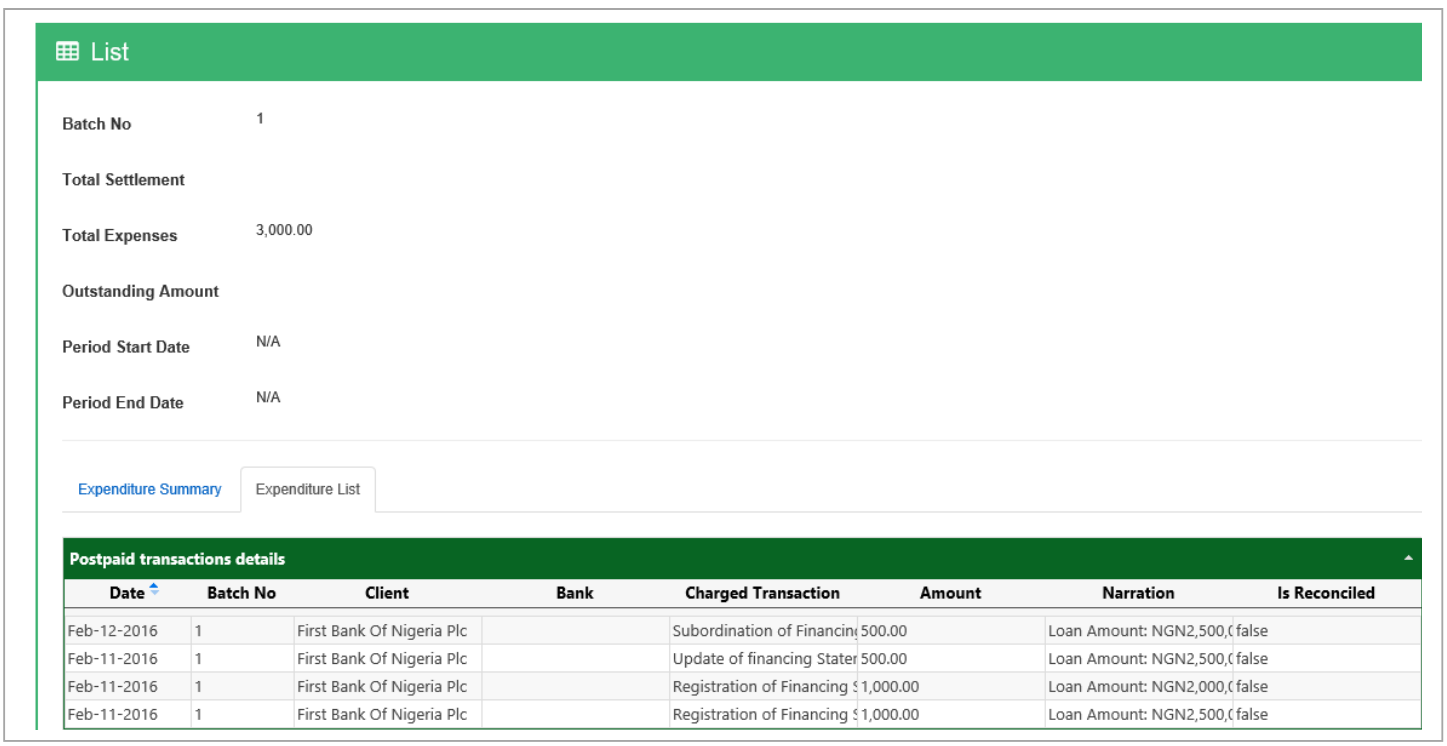


7. The Action section is displayed buttons for viewing, reconciling, deleting or downloading batch as shown by the arrow.

8. The batch is listed and numbered.

9. The date batch is generated is also displayed.

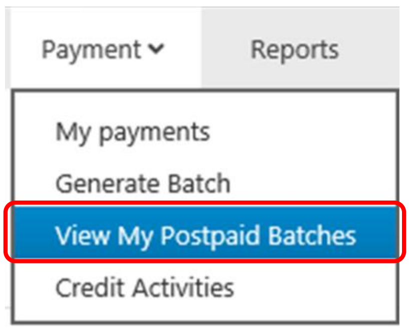
10. Click on the **View** button of the batch of interest as shown above to view details of a specific batch.



How To Download A Batch

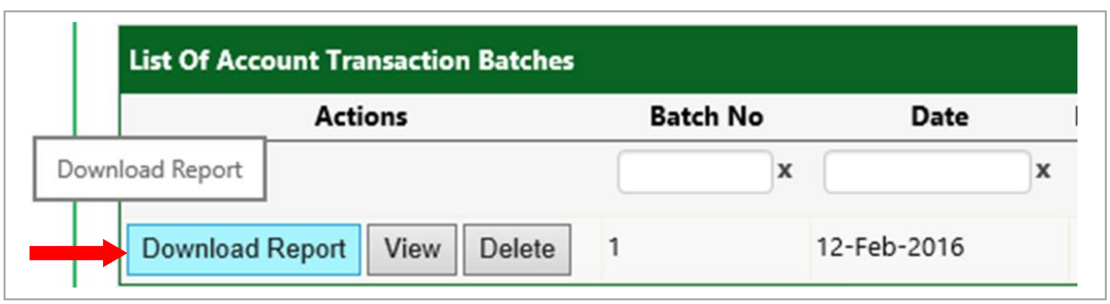
To download a batch:

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.



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

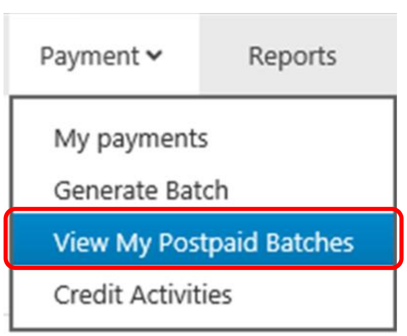
Below are the postpaid expenses incurred by the postpaid client covered in this batch file

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

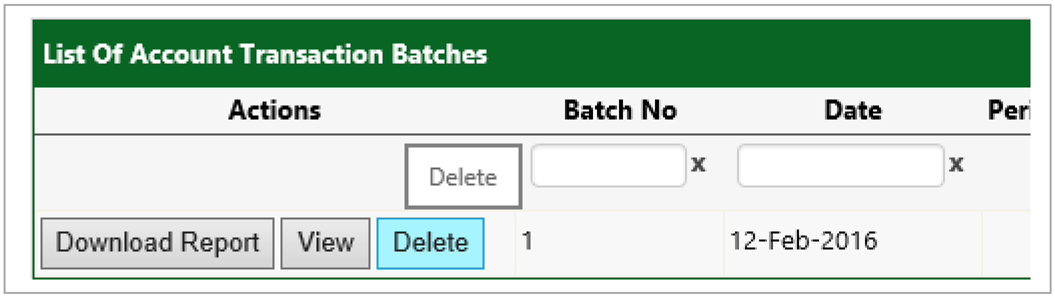
To delete a batch:

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. 

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



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.

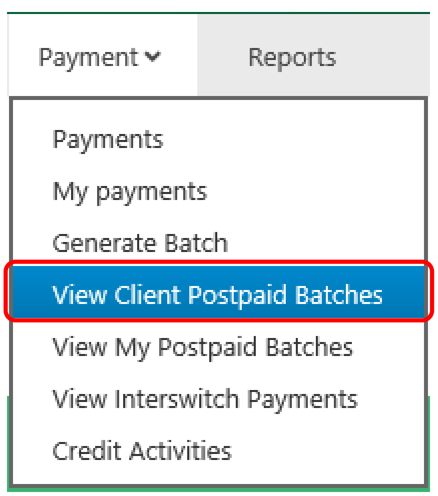
9. Click on the **Delete** button to complete.

How to Reconcile a Batch

To reconcile a batch:

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

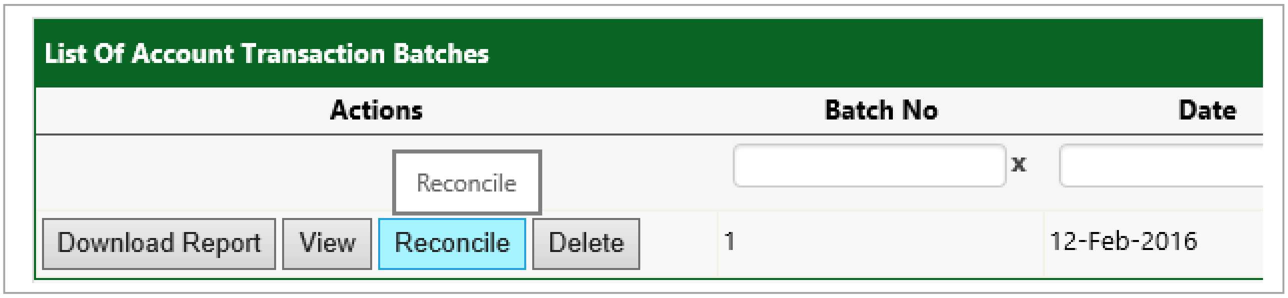
2. Click on the **Payment** menu and select **View Client Postpaid Batch** from the dropdown list.



3. This displays the **Postpaid Transaction Batches** page.

4. Search for batches by entering your search date and then Click on **Submit** button. 

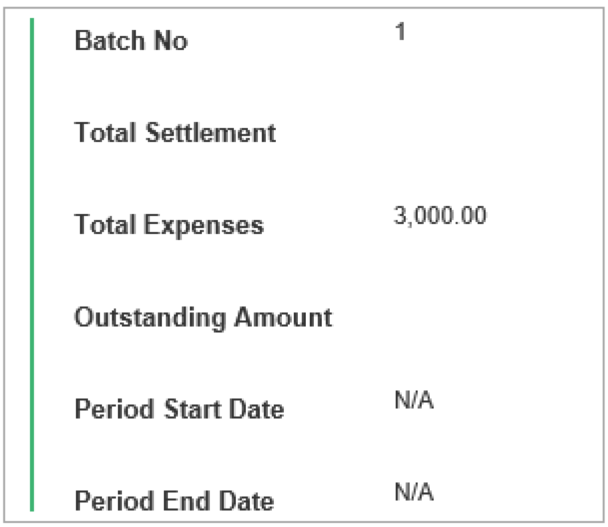
5. Move to the **List of Account Transaction Batches** section.



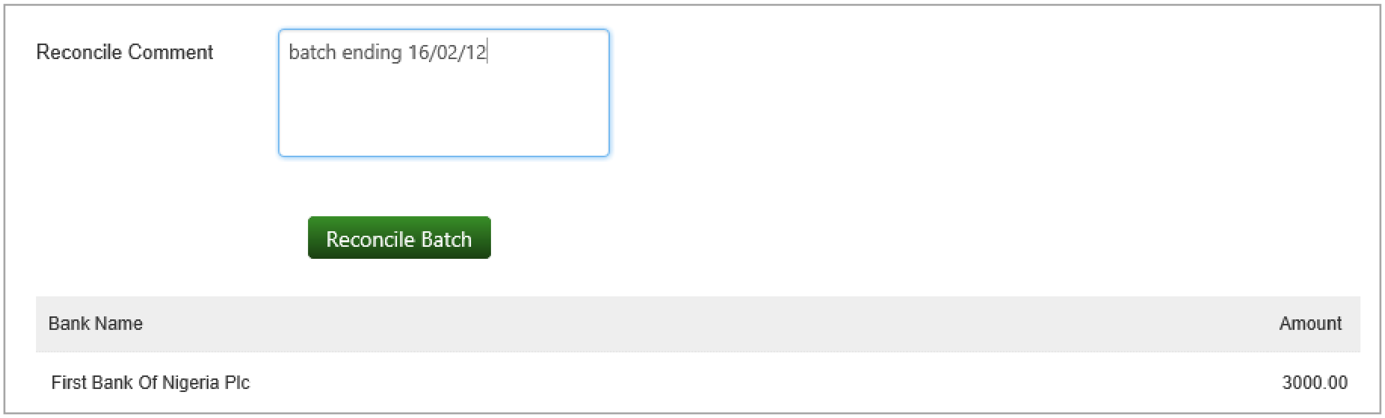
6. Click on the **Reconcile** button of the batch of interest as shown above to reconcile.

7. This displays the **Reconcile** page.

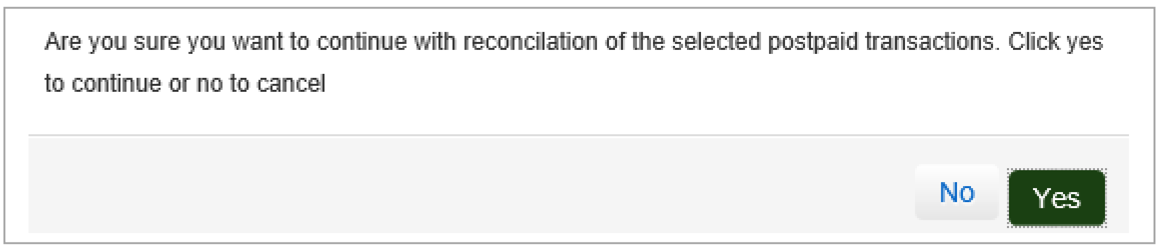
8. On the Reconcile page a summary of the total batch expense is displayed.



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



10. Wait for success message to be displayed.



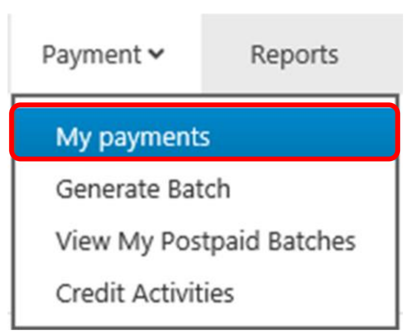
11. Click **YES** to complete the reconciliation.

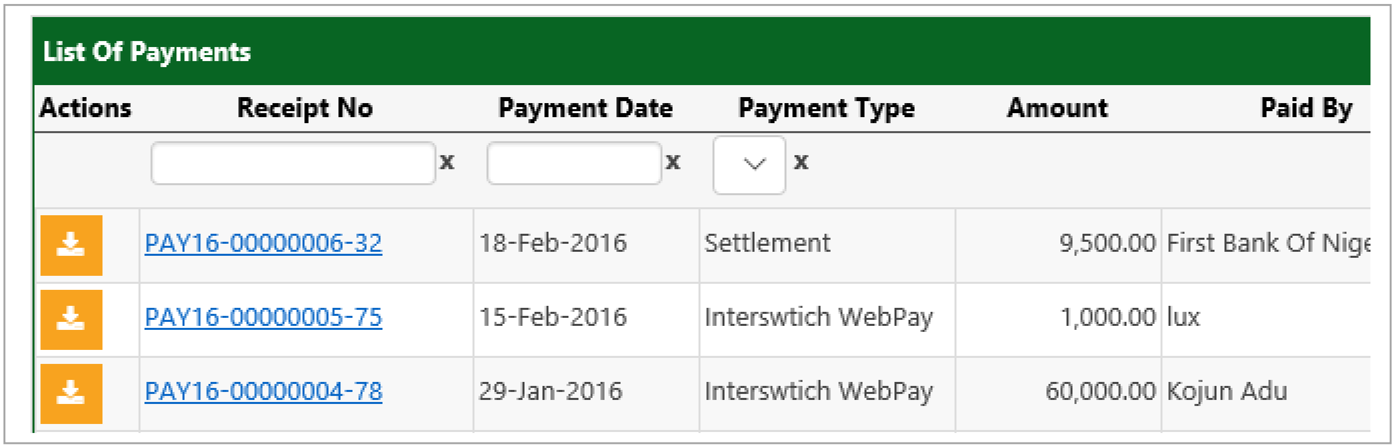
HOW TO VIEW YOUR SETTLEMENT PAYMENTS

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

To view your settlement payment:

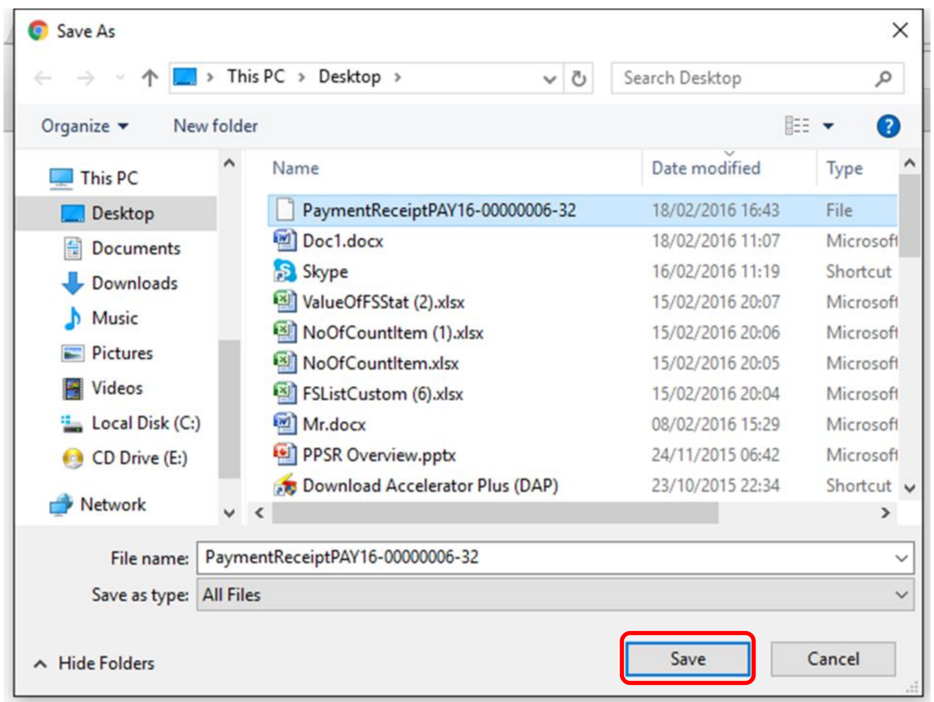
1. Login to the application with your **Login Id** and **Password**.
2. Click the **Payment** menu.
3. Select **My Payments** from the drop down list.
4. This opens the **Payments** page.





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.

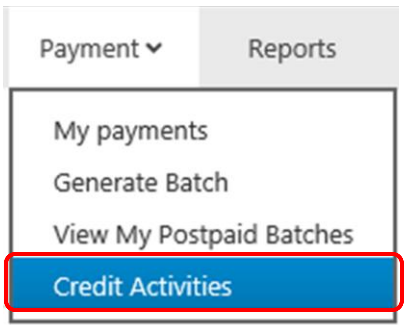
9. Click on the save button to **Save** or Cancel to close.

HOW TO VIEW CLIENT CREDIT ACTIVITIES:

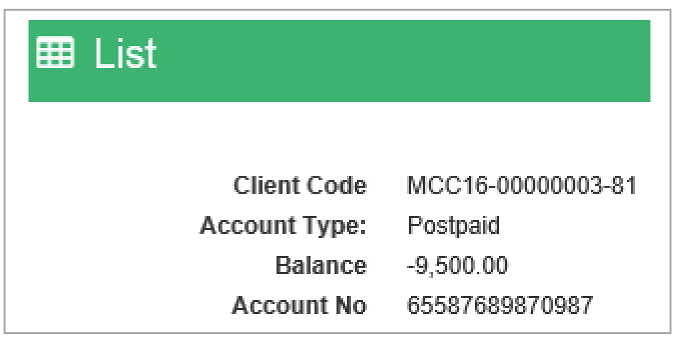
To view client credit activities:

1. Login to the application with your user **Login Id** and **Password**

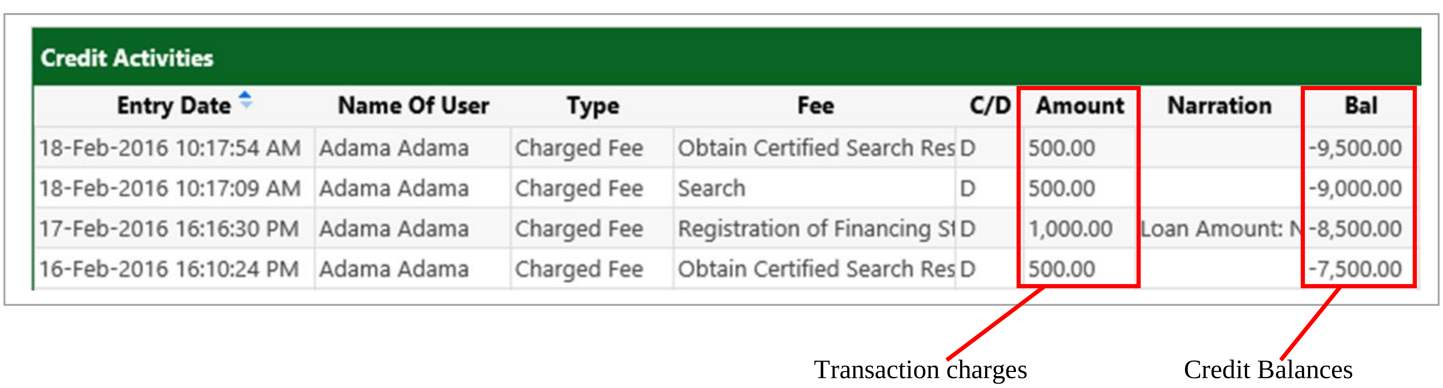
2. Click on the **Payments** menu tab and Select **Credit Activities** from the drop down list.



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



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 St	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

8.0 PERFORMING A SEARCH

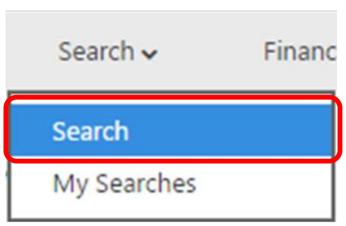
You may search for a financing statement or notices that identify a particular security interest in the Collateral Registry as a registered user or public user. You may search registrations officially by the debtor **Identification Number** using the debtor's Business Registration Number if an institution 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

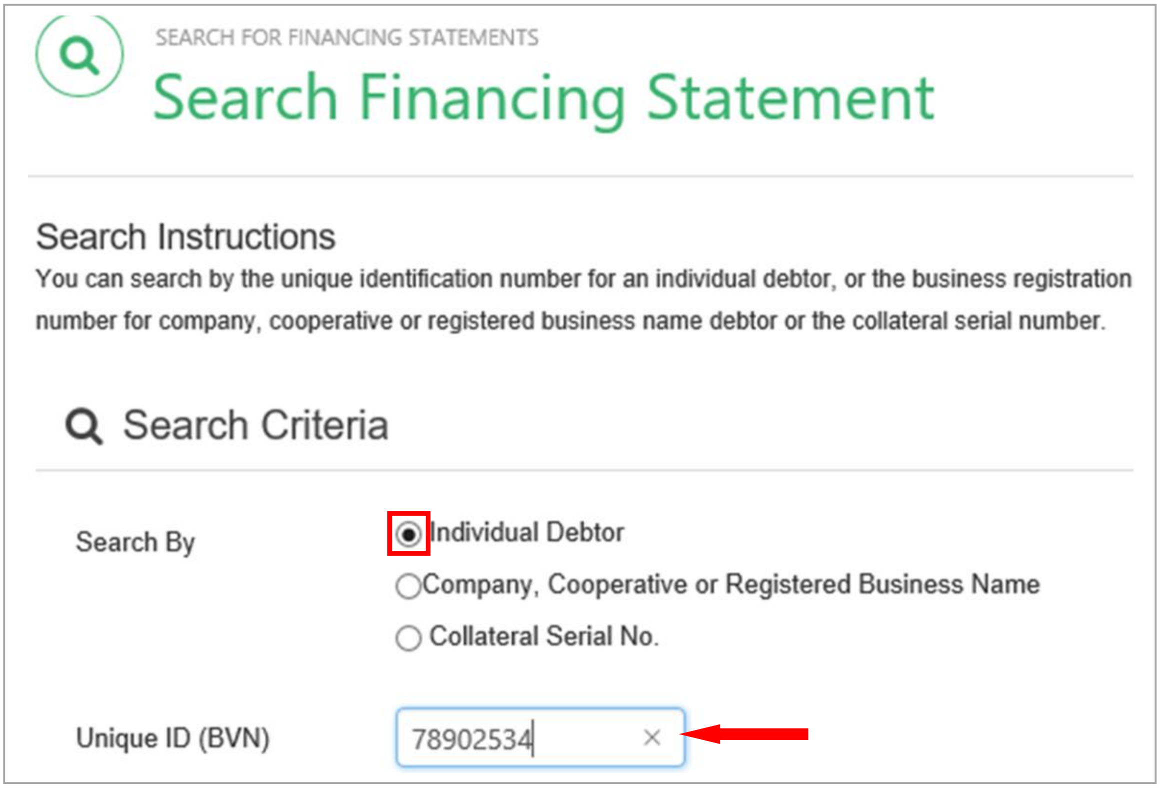
You may search for a financing statement or notices that identify a particular security interest by Debtor Identification Number as Registered Client.

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.



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.

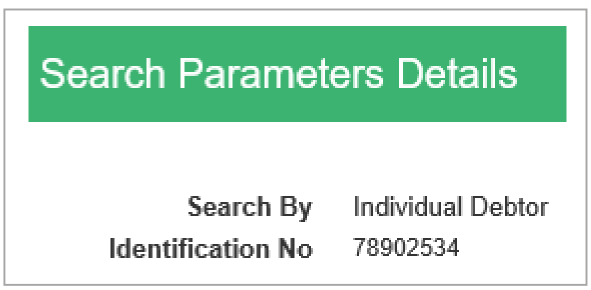
8. After submitting search request a pop up message appears notifying you of the number of search items found per your search parameter.

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

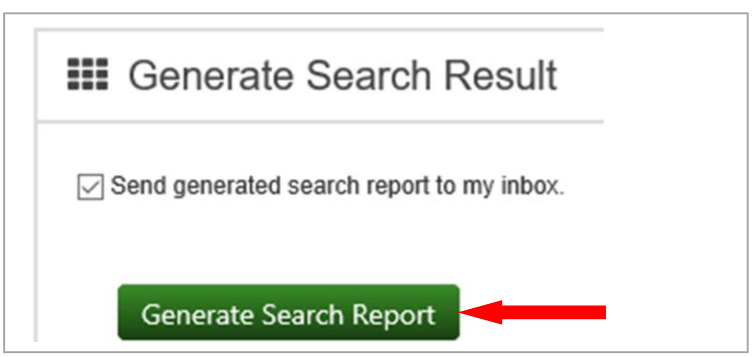
10. To view and generate the search report, Click inside the box of the financing statement that meets your search request as shown above.

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

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



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.

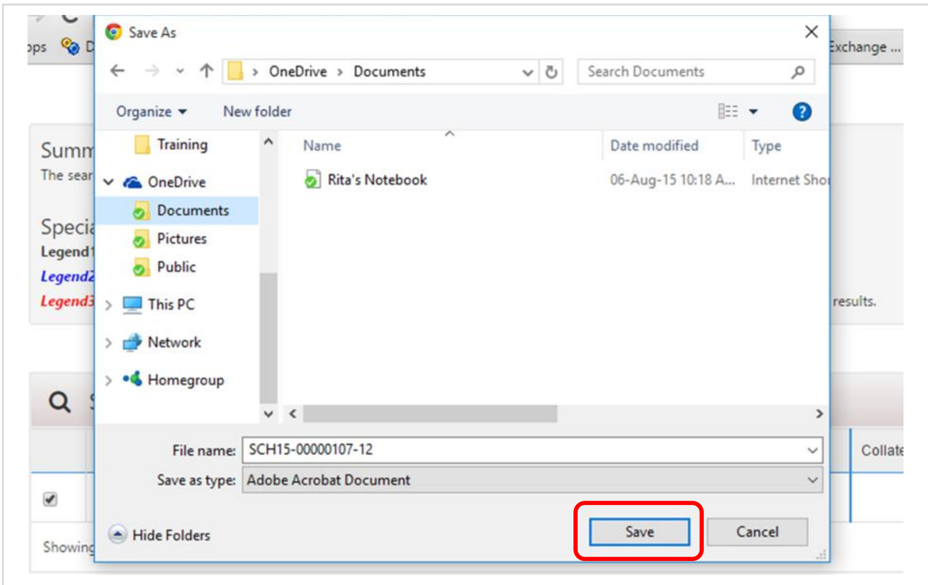


14. Click on the **Generate Search Report** button to download the Search Certificate.

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.



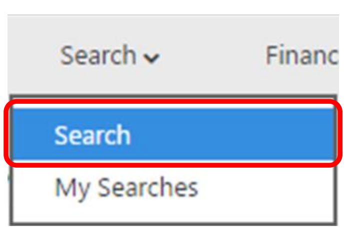
HOW TO SEARCH BY COLLATERAL AS REGISTERED CLIENT

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

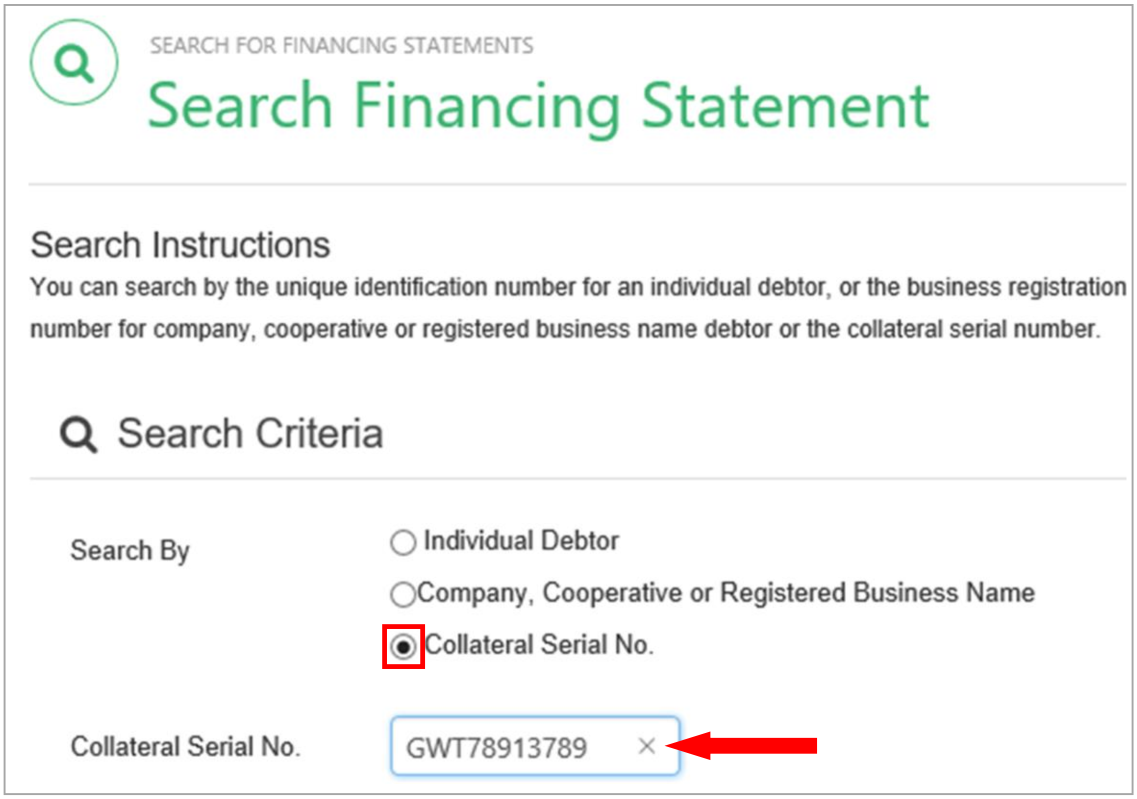
To Search by Collateral:

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.



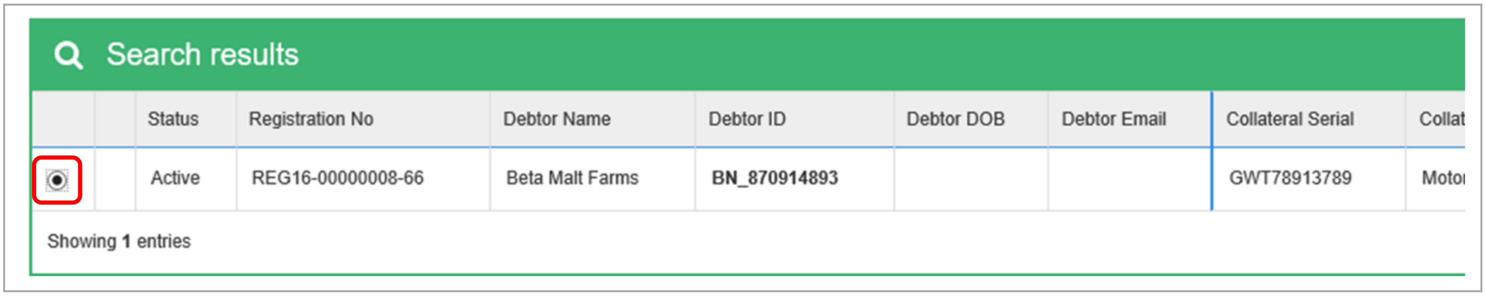
4. Indicate your Search criteria by selecting your option.

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.

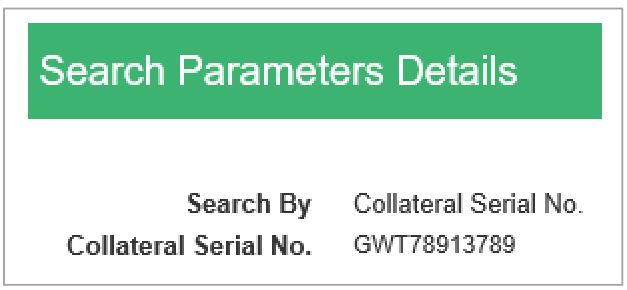
8. Click **OK** to open the **Search Results** page.



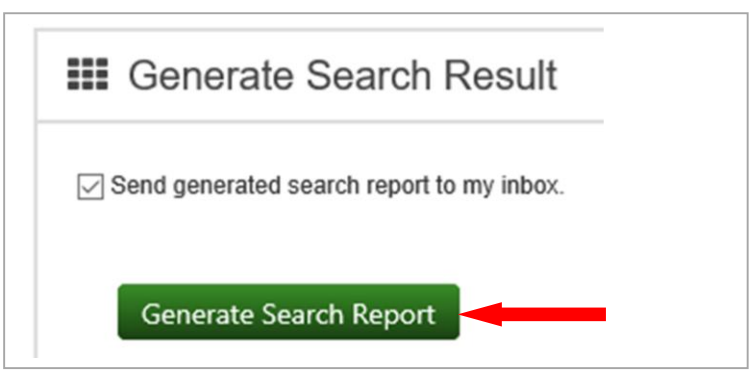
9. To view and generate the search report, Click inside the box of the financing statement that meets your search request as shown above.

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

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



12. 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.



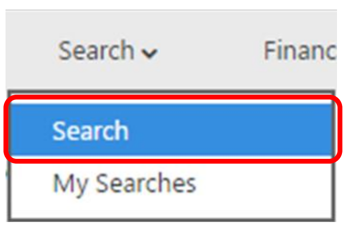
13. Click on the Generate Search Report button to download the Search Certificate.
14. Wait for the Save dialog box to open.
15. Select the directory you wish to Save the file to and give the file a Name.
16. Click on the save button to **Save** or Cancel to close.

HOW TO PEFORM A SEARCH AS PUBLIC USER

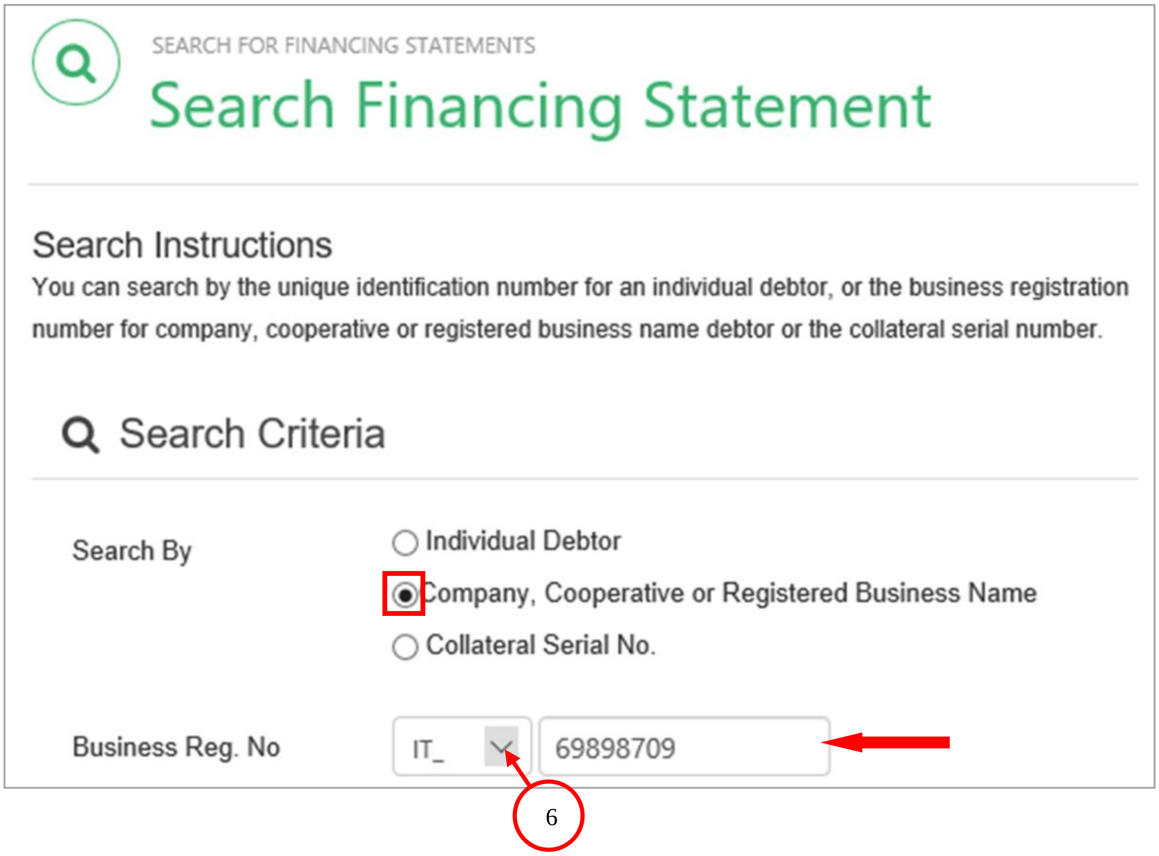
You may search for a financing statement or notices that identify a particular security interest by Debtor Identification Number as Public Client.

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.



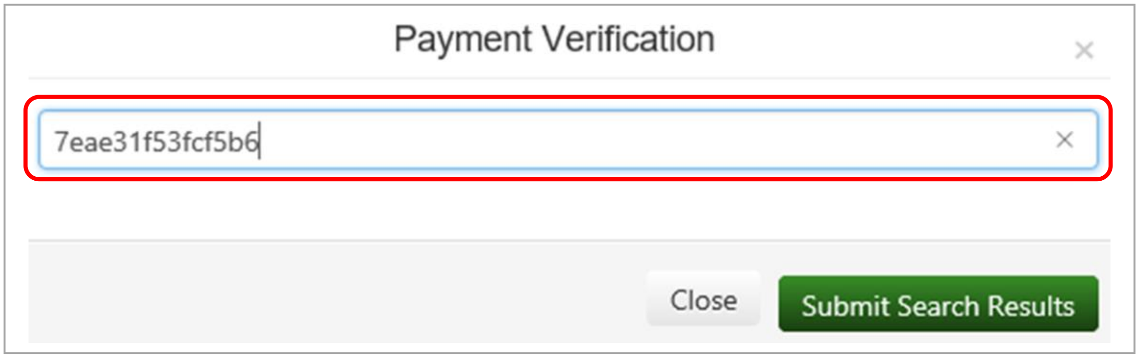
5. To search by individual debtor, click in the option that says **Individual Debtor** and enter the Biometric Verification Number in the *Unique ID (BVN)* box.

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.

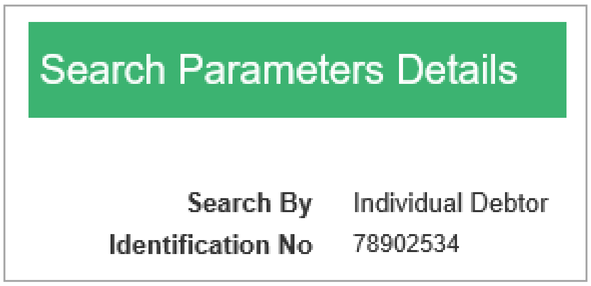
12. Enter your Biometric Verification Number (BVN) in the *BVN* box as shown above and then click on the **Submit Search Results** button.

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

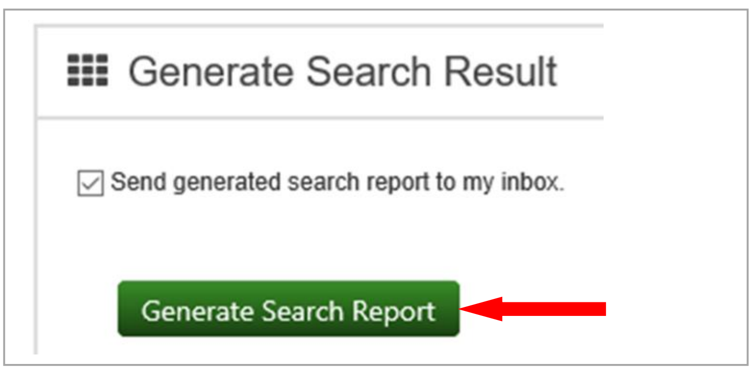
14. Click **OK** to open the **Search Results** page.

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. 

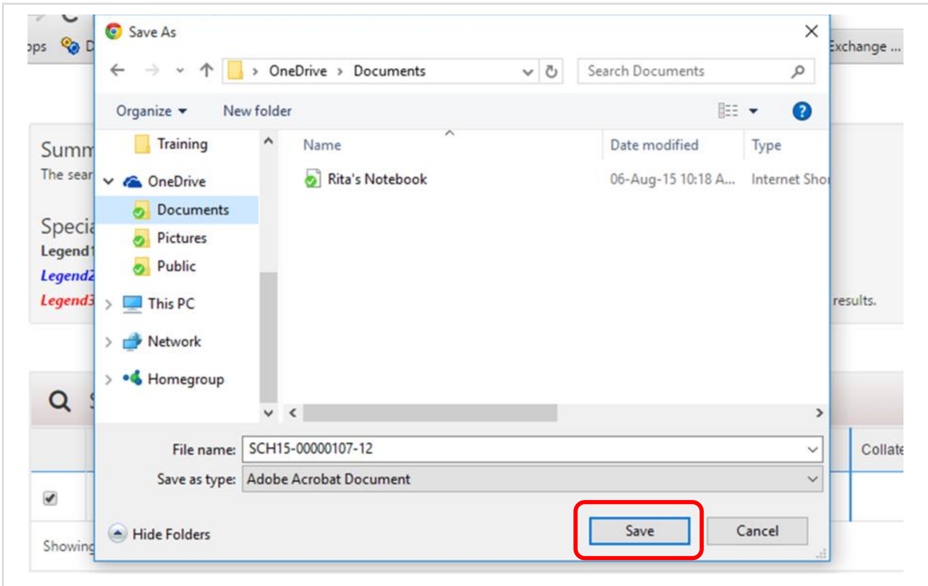
17. This opens the Search Report page with the summary of the search parameters displayed and the details of financing statement below it.



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.



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.

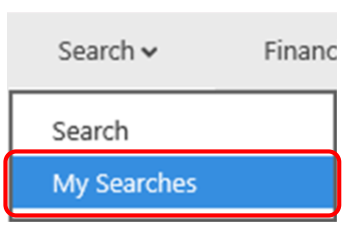


HOW TO VIEW YOUR PREVIOUS SEARCHES

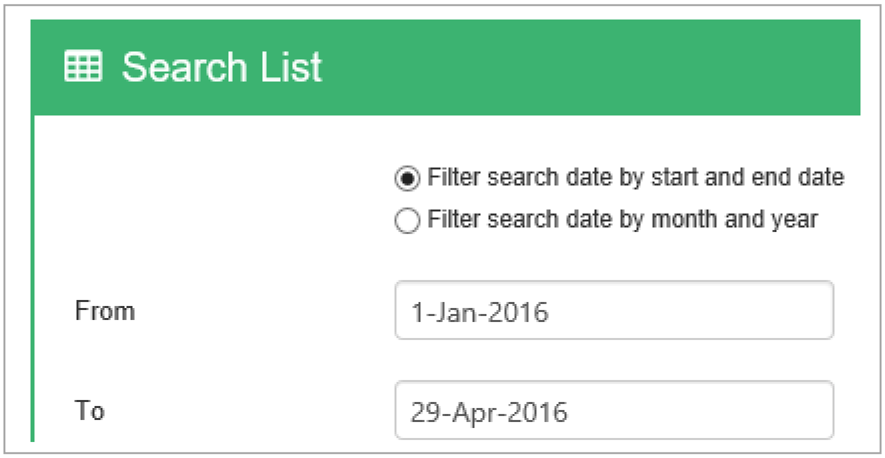
When you generate a search, a copy of the search is stored in the clients search repository for future use.

To View previous Searches

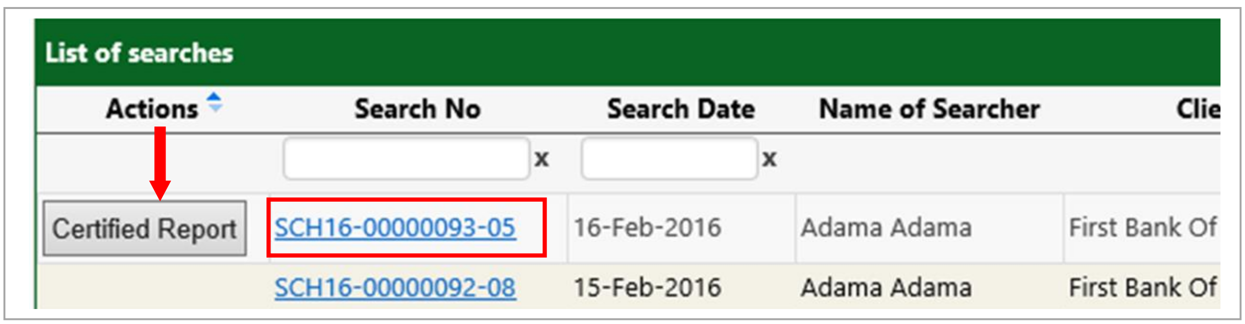
1. Login to the application with your **Login id** and **Password**.
2. Click the **Search** Menu and select **My Searches** from the dropdown list**.**



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.

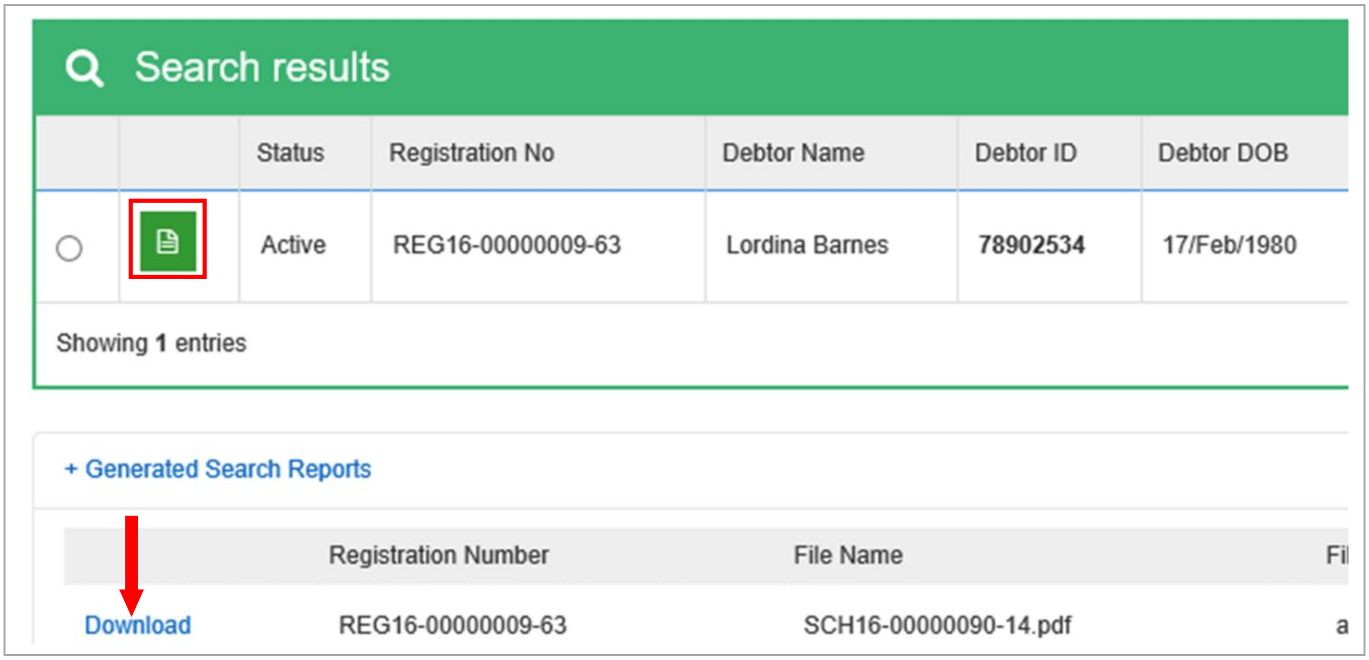


5. Below this would be a list of previous searches.



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.



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

9. 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.

10. Wait for the Save dialog box to open.

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

12. 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.

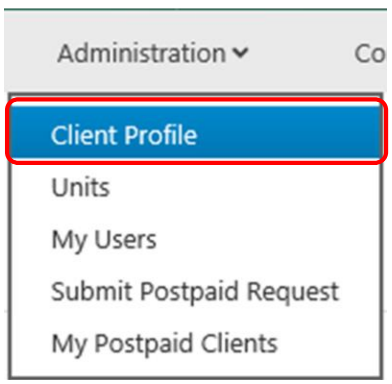
MANAGING REGISTERED CLIENTS

All client administrative activities are managed from here.

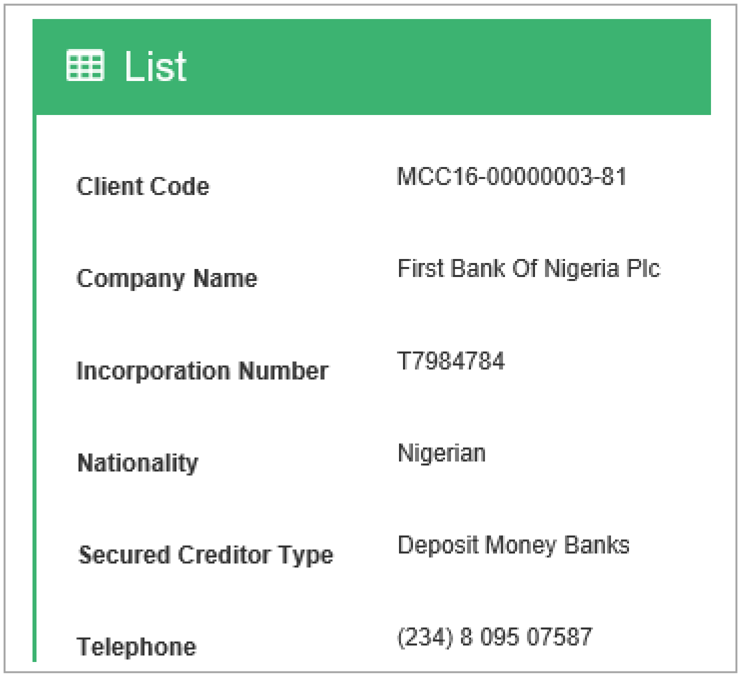
How To Edit Client Profile

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.

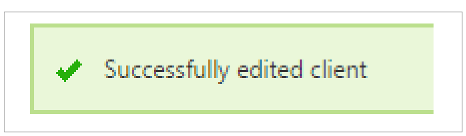


4. Click the **Edit Client Profile** button 

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.

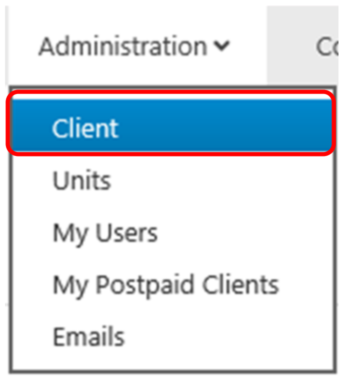


How To Deactivate A Client

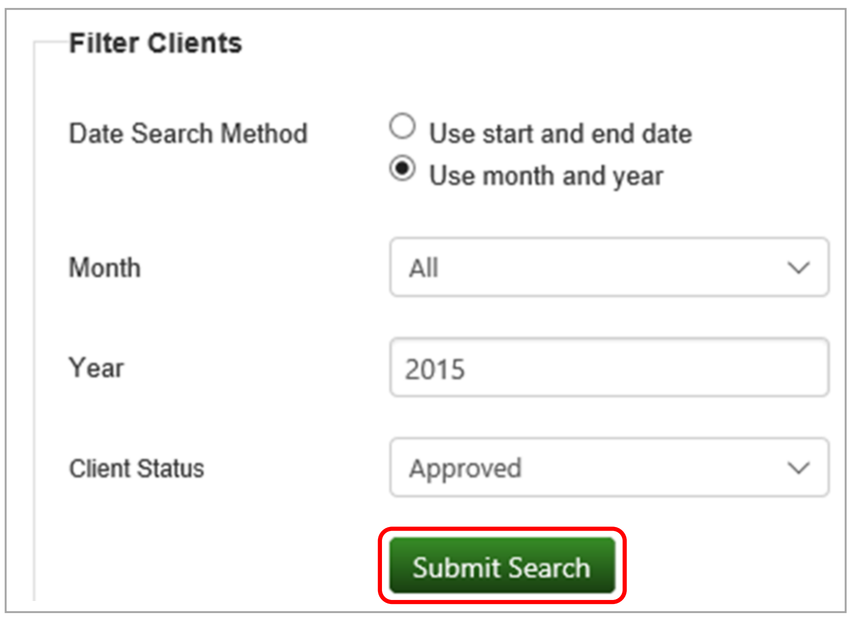
Only the Registry Administrator can deactivate the account of a registered client.

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.

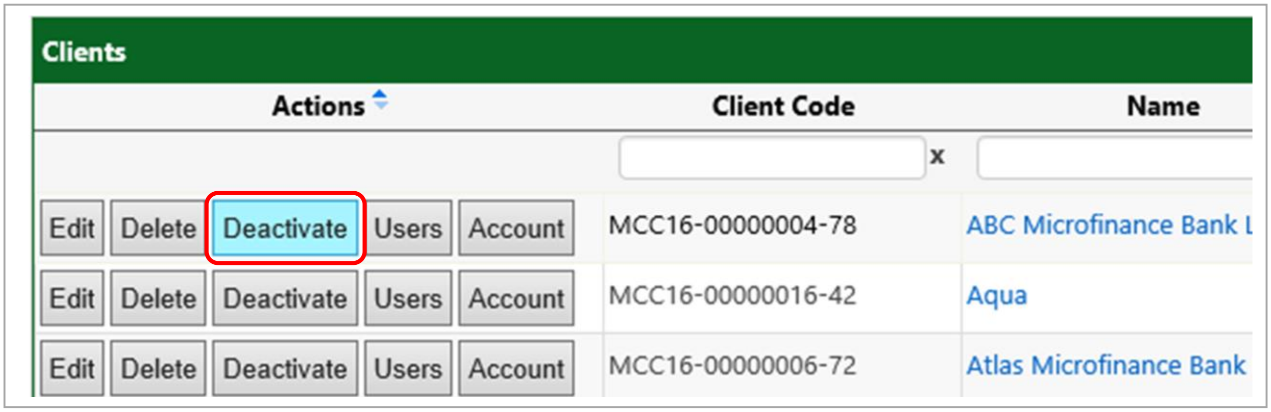


4. This opens the Client page. Search for client by entering your search date to filter page. Search by date range or month year.

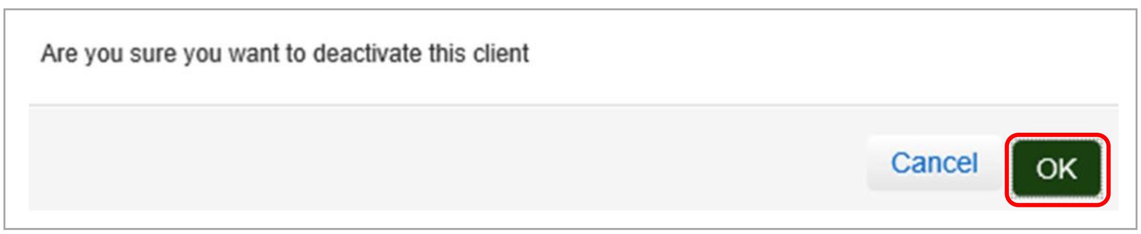


5. Click on the **Submit Search** button to filter page.

6. Then, move to the **Actions** section.



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.**



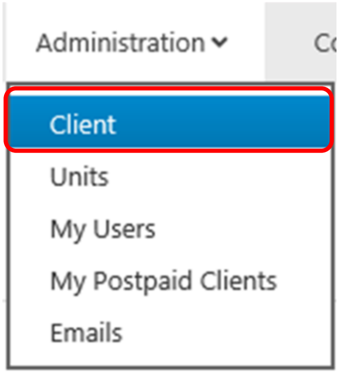
11. After a Successful deactivation a confirmation message is displayed.
12. Click the **OK** button to complete.

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.

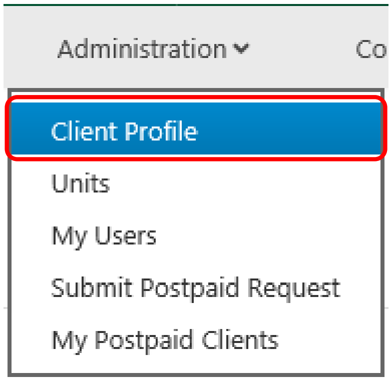
How To Delete Registered Client

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.

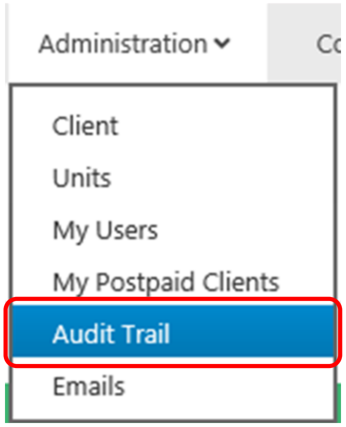


5. Search for client by entering your search date to filter page. Search by date range or month year and click on the **Submit Search** button to filter page.
6. Then, move to the **Actions** section.
7. Click the **Delete** button to delete client.
8. A dialog window loads requesting you to confirm 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.

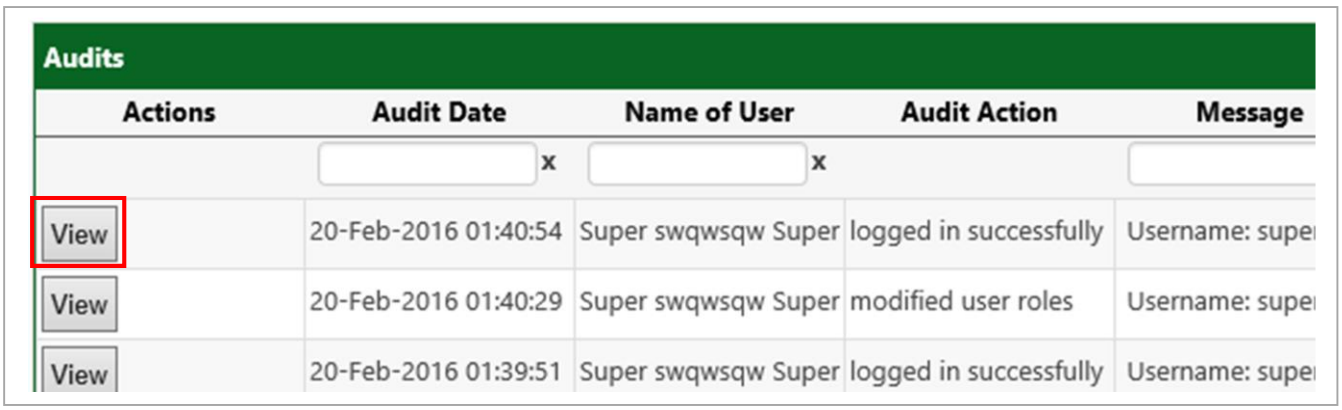
AUDIT TRAILS

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
View	20-Feb-2016 01:40:54	Super swqwsqw Super	logged in successfully	Username: supe
View	20-Feb-2016 01:40:29	Super swqwsqw Super	modified user roles	Username: supe
View	20-Feb-2016 01:39:51	Super swqwsqw Super	logged in successfully	Username: supe

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

MANAGING USERS

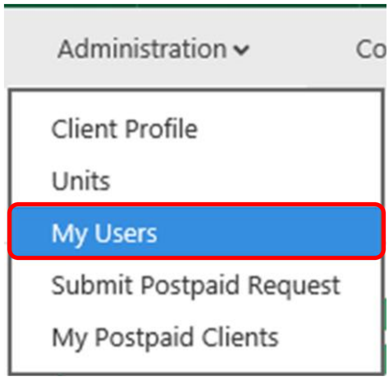
How To Edit User Profiles

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.



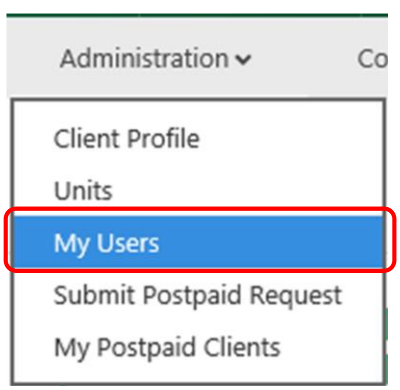
3. This takes you to the **Users** page.
4. Under the **List of Users** Click the **Edit** button  to open the user page.
5. Edit User profile by changing editable fields.
6. When completed Click on the **Save** button 
7. You may also change your user password by clicking on the My Profile tab to open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

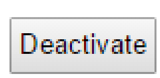
How To Deactivate A User

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 M**y 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.

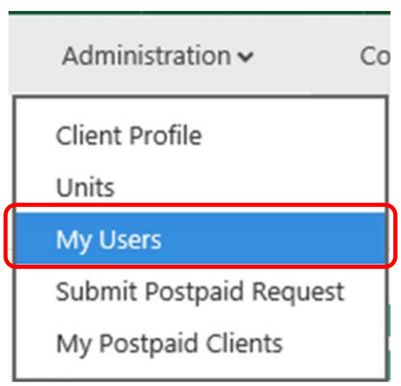
How To Activate A User

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 M**y 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.

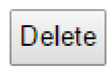
6. Click **OK** to confirm or **Cancel** to reject.

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 M**y 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.

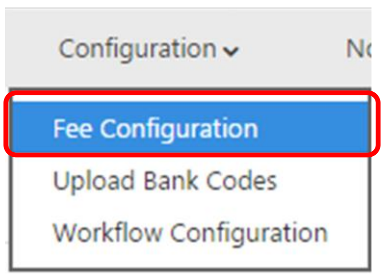
10.0 CONFIGURATION SETTINGS

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

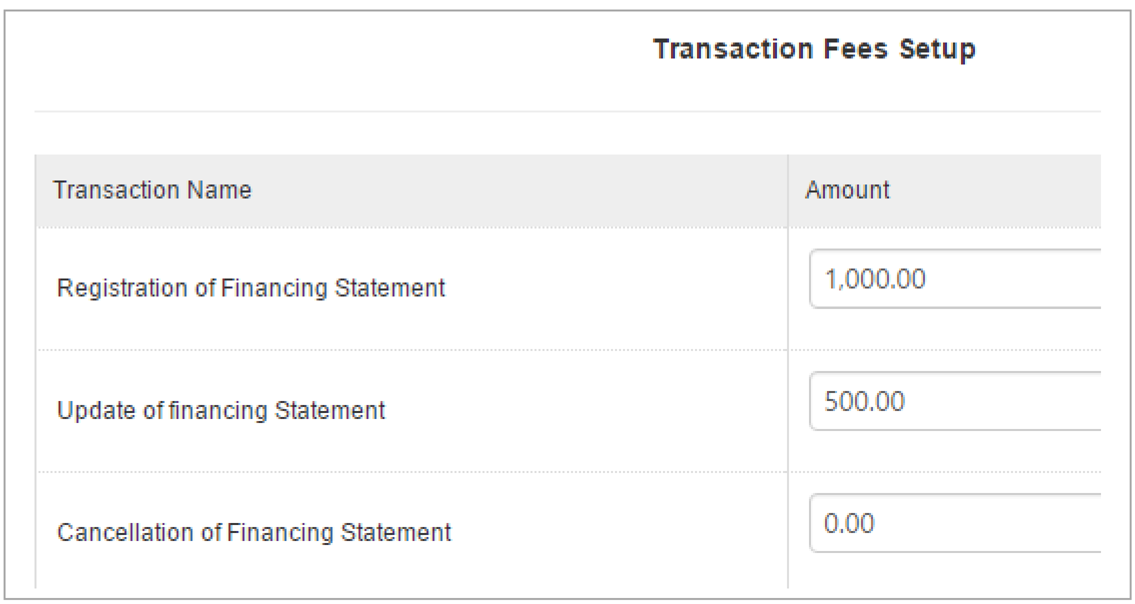
HOW TO CONFIGURE PAYMENT FEES

To configure the payment fees:

1. Login to the application with your **Login id** and **Password**.
2. Click on th**e 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	1,000.00
Update of financing Statement	500.00
Cancellation of Financing Statement	0.00

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

6. Next, click **Save Fee Configuration** button  to complete.

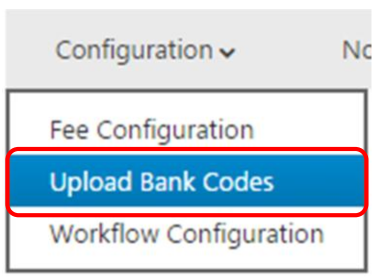
7. After successful fees configuration setup the confirmation message below is displayed.

HOW TO UPLOAD BANK CODES

To Upload Bank Codes:

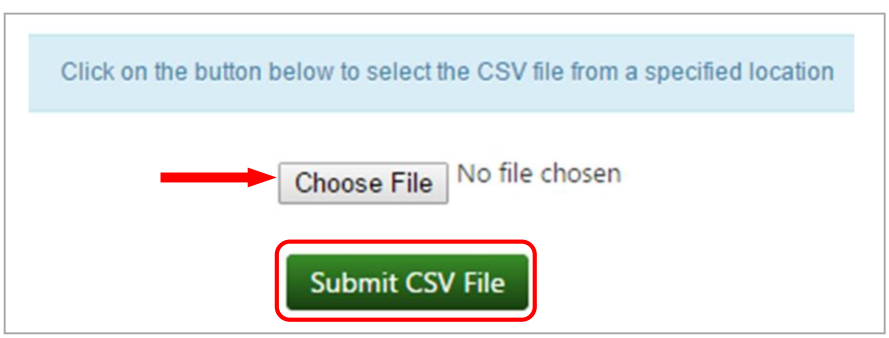
1. Login to the application with your **Login id** and **Password**.

2. Click on the **Configuration** menu tab and Select **Upload Bank Codes** from the dropdown list.



3. This loads the **Upload** page.

4. Click on **Browse** to load the file.



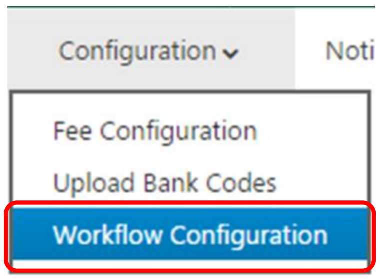
5. Click the **Open** button of your file dialogue box to open file.

6. 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.

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

11.0 NOTIFICATIONS

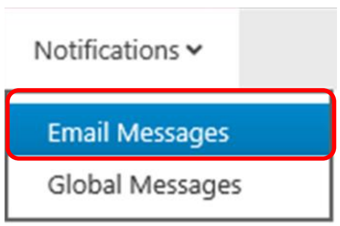
All notifications to clients and users are listed here

HOW TO RETRIEVE EMAIL NOTICES

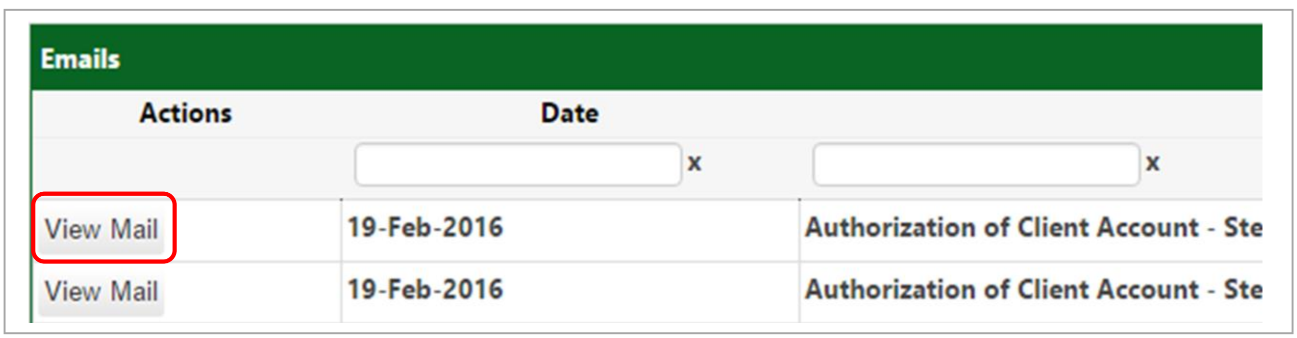
To View Your Emails:

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

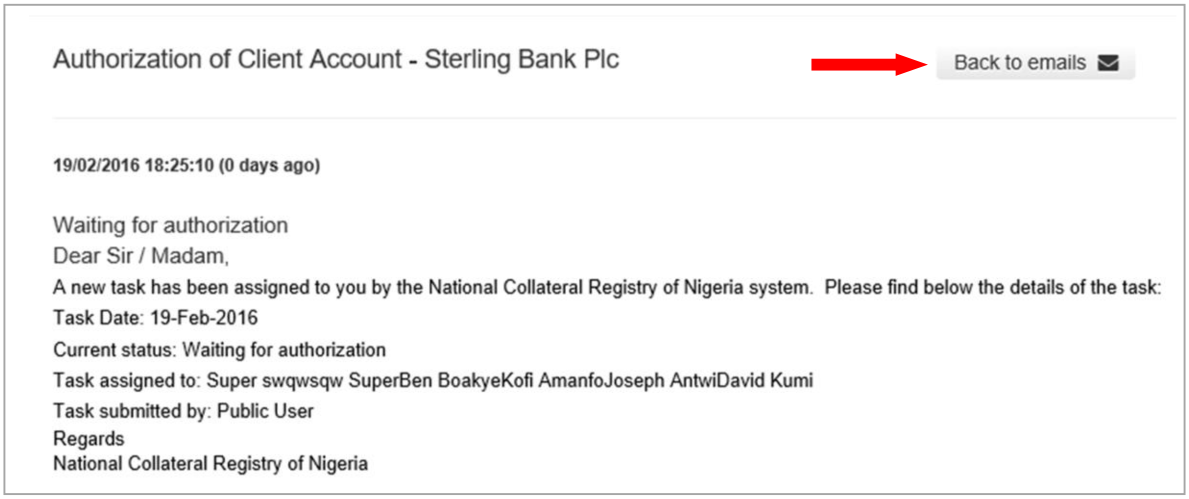
2. Click on the **Notification** menu tab and Select **Email Messages** from the dropdown list.



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



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



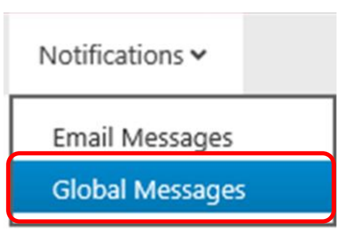
5. Click **Back to Emails** to return to previous page.

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.

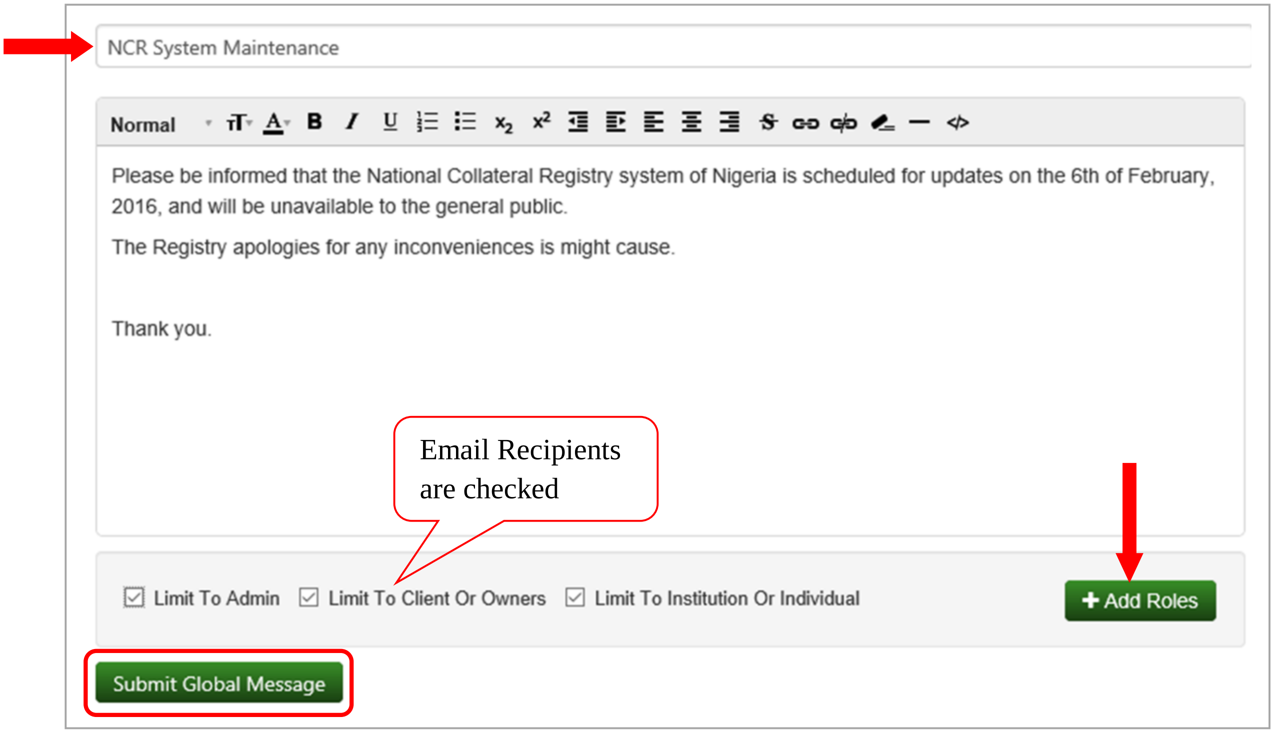
To Create Global Messages:

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**.



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 

to delete a global message.

12. After successful deletion the message below is displayed to confirm completion.