

LOAN COCKPIT

1. Story

The central console of loans manager: this application is designed for a banking sector. It is specifically targeting the banking staff which is responsible for loans management.

A bank loan lifecycle is quite complex. It involves various business and financial processes such as loan disbursement, settlement, billing, payment distribution, etc. During these activities a number of various loan-related business objects are being created such as Disbursement Orders, Payment Items, Billing Items, Postprocessing Orders, etc. Moreover, besides the Banking system itself some other systems are usually being involved into the loan lifecycle, such as ERP, CRM, Bank Analyzer. So, cross systems collaboration is also involved. Due to some technical problems or business restrictions any of these processes can fail affecting the normal loan processing. To find out an issue and fix it all loan-related processes/objects should be verified.

The previous error handling procedures were as following:

- a loan manager had a 'TO-DO' list with all necessary verifications steps;
- he used lots of different SAP transactions to find and analyse the corresponding business objects related to the specific loan account;
- he needed to login to some other systems;
- all verifications were done in a manual mode.

The proposed solution uses the 'Composition' approach for Fiori app creation. It combines functionality from several SAP transactions into one Fiori app to support loan managers to complete a task in their use context. The application key features include:

- all loan related verifications are being processed automatically in real time;
- a loan manager can access details of any loan related business object from the same application;
- additional logon procedures to other systems are not necessary due to implemented single-sign-on mechanism.

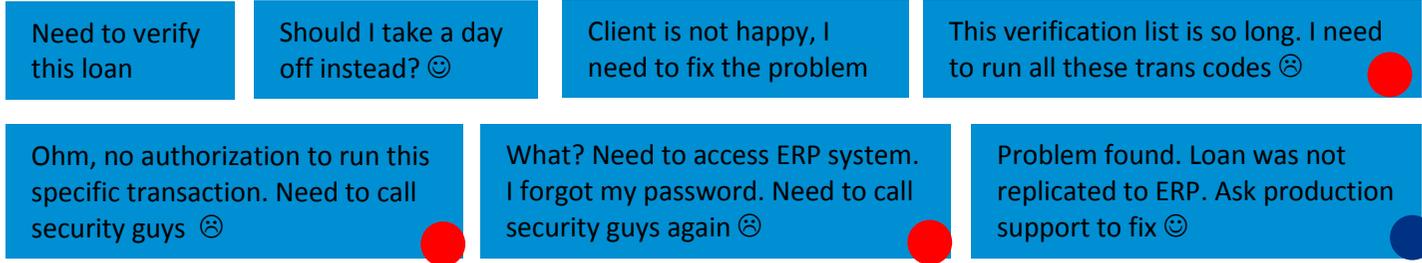
3. User Experience Journey

Current User Experience Journey

Duration of the Journey: 40 min

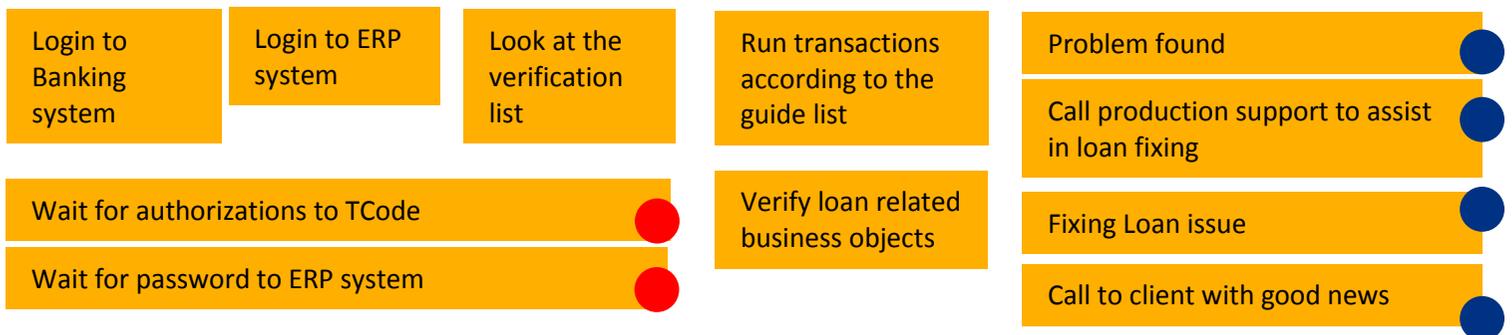
Mindset

What is on the Persona's mind while taking the actions of their journey? How do they feel each step of the journey?



Actions

What actions and activities does the Persona take while going thru the journey to achieve their goal?



Touch points

What touch points does the Persona have? (Tools, channels, devices, conversations, and so on.)



4. Mock Up (Master-Master-Detail Fiori Template)

4.1. Master_1: clients list featuring the total number of opened loans/loans with at least 1 warning/loans with at least 1 error.

The image shows a SAP Fiori application interface for 'Business Partners (42)'. The header includes the SAP logo, a search icon, and a user name dropdown. Below the header is a search bar with a search icon and a refresh icon. The main content area displays a list of five business partners, each with a summary of loan status. The summary is presented as a ratio: Total/Warning/Error. The data for each business partner is as follows:

BP Name	Total	Warning	Error
BP Name 1	2	0	0
BP Name 2	3	1	1
BP Name 3	1	0	1
BP Name 4	1	1	0
BP Name 5	2	0	0

Each entry also includes a 'BP Number' and 'Loan Accounts' label. The interface uses a light blue color scheme for the main content area and a dark blue footer.

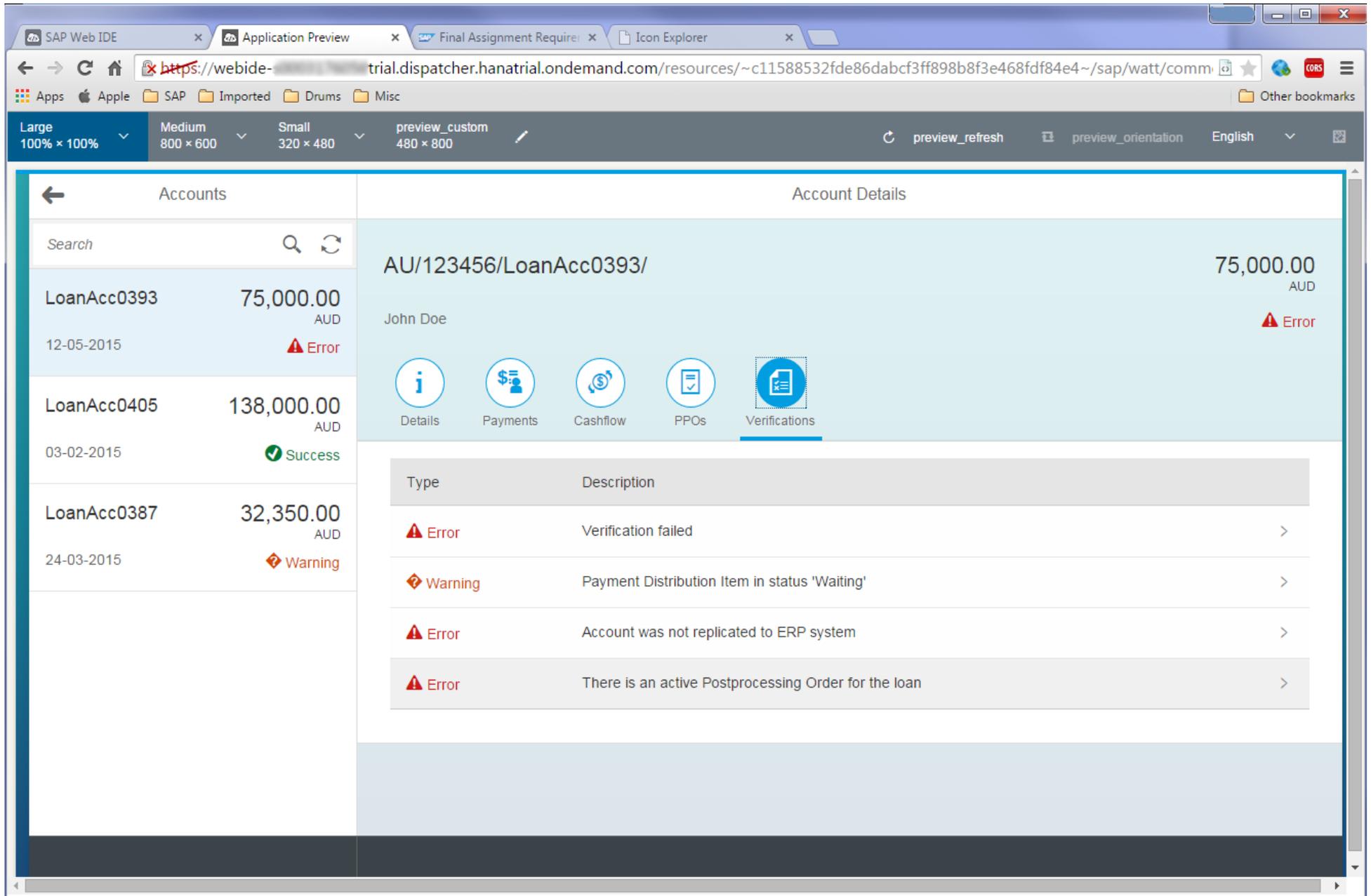
4.2. Master_2: list of loan accounts featuring account number, balance amount, loan start date, verification status.
 Detail: various IconTabBars representing details of the loan related business objects and verification results.

The screenshot displays the SAP Fiori 'Loan Accounts' application. The top navigation bar includes the SAP logo, a search icon, and the user name. The main interface is split into two panels. The left panel, titled 'Loan Accounts (3)', contains a list of three accounts with their respective balances and statuses. The right panel, titled 'Loan Account Details', provides a comprehensive view for 'Account #2', including its balance, business partner name, and a set of icons for navigating to different data views. Below the icons, key account details are listed.

Account #	Balance (USD)	Status
Account #1	100,000.00	Success
Account #2	250,000.00	Error
Account #3	6,450.00	Warning

Loan Account Details	
Account #2	250,000.00 USD
BP Name 1	Status: Error
Info	Distribution
Cashflow	PPOs
Payments	Verifications (3)
Loan Product:	Home Loan
Account Status:	Active, Used
Start Date:	26-06-2014
Loan Term:	30 years
Account GUID:	2544BF874F5C1EE488A100505694126D

5. App Prototype



SAP Web IDE Application Preview dispatcher.hanatrial.ondemand.com

File Edit Run Search View Tools Help

Save Run

- loanCockpit
 - css
 - i18n
 - messageBundle.properties
 - model
 - AccChkMessage.json
 - AccHeader.json
 - AccPayItem.json
 - AcctPPO.json
 - metadata.xml
 - Partner.json
 - util
 - Formatter.js
 - view
 - AccChkMessageForm.fragment.xml
 - AccDetailForm.fragment.xml
 - AccPayItemForm.fragment.xml
 - AccPPOForm.fragment.xml
 - App.controller.js
 - App.view.xml
 - Detail.controller.js
 - Detail.view.xml**
 - Master.controller.js
 - Master.view.xml
 - Master2.controller.js
 - Master2.view.xml
 - NotFound.controller.js
 - NotFound.view.xml
 - Welcome.controller.js
 - Welcome.view.xml
 - gltignore
 - project.json
 - user.project.json
 - Component.js
 - flp-config.json
 - index.html
 - MyRouter.js

```
1 <mvc:View
2   controllerName="loanCockpit.view.Detail"
3   xmlns:mvc="sap.ui.core.mvc"
4   xmlns:l="sap.ui.layout"
5   xmlns:f="sap.ui.layout.form"
6   xmlns:core="sap.ui.core"
7   xmlns="sap.m">
8   <Page
9     id="detailPage"
10    showNavButton="{device}/isPhone"
11    navButtonPress="onNavBack"
12    class="sapUiFioriObjectPage"
13    title="{i18n>detailTitle}">
14     <content>
15       <ObjectHeader
16         title="{ContractNumExt}"
17         number="{ path: 'Balance',
18           formatter: 'loanCockpit.util.Formatter.amountWithOutCurrency'}"
19         numberUnit="{BalanceCurrency}">
20         <attributes>
21           <ObjectAttribute
22             text="{PartnerName}"/>
23         </attributes>
24         <firstStatus>
25           <ObjectStatus
26             text="{ path: 'VerificationStatus',
27               formatter: 'loanCockpit.util.Formatter.chkStatusText'}"
28             state="{ path: 'VerificationStatus',
29               formatter: 'loanCockpit.util.Formatter.chkStatusState'}"
30             icon="{ path: 'VerificationStatus',
31               formatter: 'loanCockpit.util.Formatter.chkStatusIcon'}"/>
32         </firstStatus>
33       </ObjectHeader>
34       <IconTabBar
35         select="onDetailSelect"
36         id="idIconTabBar">
37         <items>
38
39         <IconTabFilter
40           key="accDetail"
41           text="{i18n>iconTabFilterAccDetail}"
42           icon="sap-icon://hint">
43           <content>
44             <core:Fragment fragmentName="loanCockpit.view.AccDetailForm" type="XML" />
45           </content>
46         </IconTabFilter>
47
48         <IconTabFilter
```