# USER MANUAL

# NATIONAL COLLATERAL REGISTRY OF NIGERIA

OCTOBER 2020

## Revision Sheet

| Release No. | Date | Revision Description |
|---|---|---|
| Version. 1 | 24/05/2016 | User Manual |
| Version 2 | 20/10/2022 | End 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/Incorporation | 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'**. |
| FS Reference Number/ Code | This a unique code or number the Registrant assigns to each Financing Statement record in the bulk upload utility file. |
| 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 in detail |
| 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. |
| 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 to perform search in the Registry. A Registered Client must 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. From 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.

## 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 browser is used.

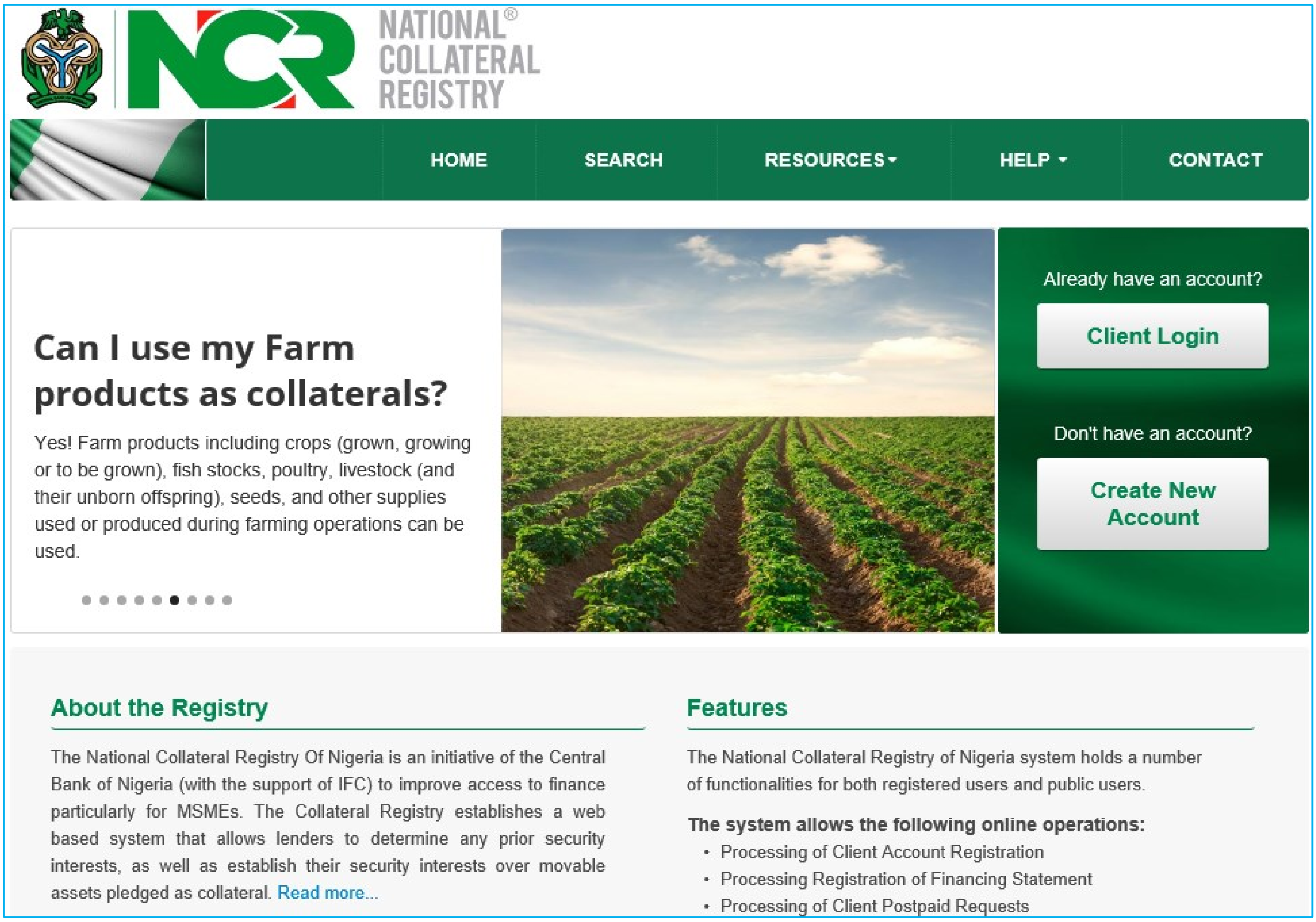
## INTERNET SPEED

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 display the Collateral Registry page.

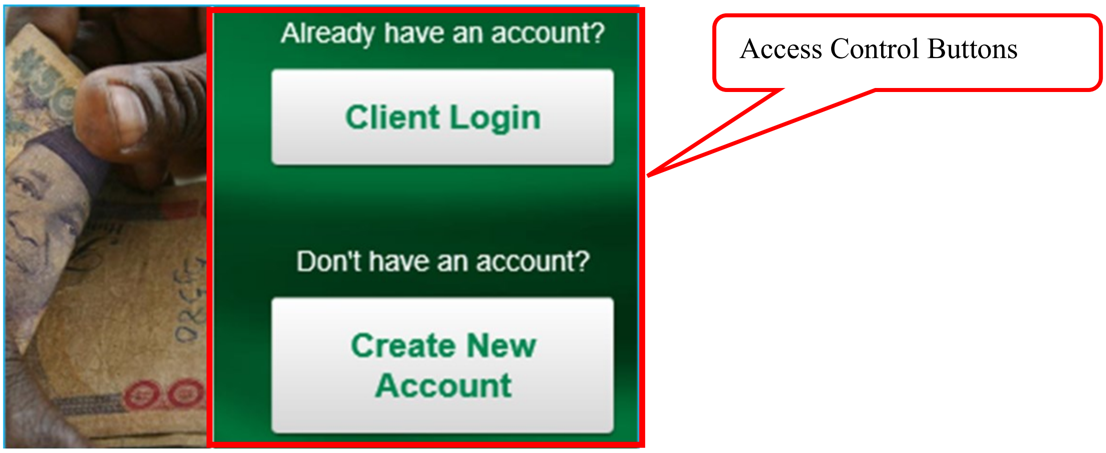



The Home page of the Collateral Registry System has five (5) main **Menus** at the top and two (2) **Access Control Buttons** at the right-hand corner of the page.

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

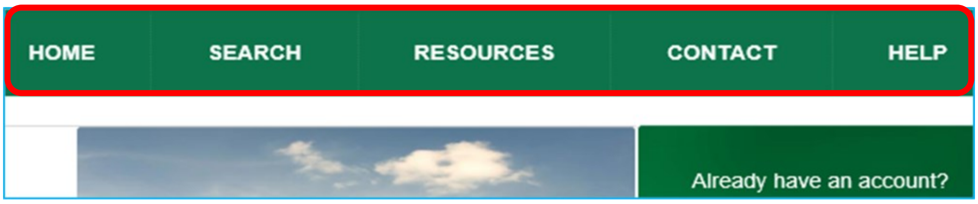
**A. The Access Control buttons are:**

1. **Client Login:** Click this to access the system from the Login Page if you have a client account.
2. **Create New Account:** Click this to Create New Account in the system as a first time client.



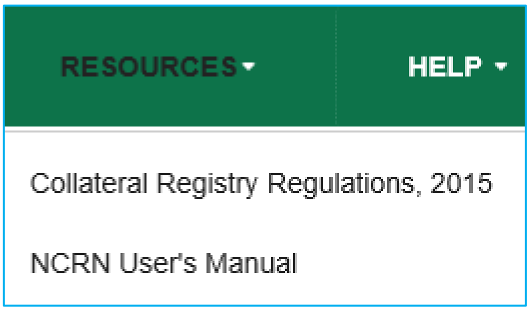

**B. The Menu Tabs are:**

1. Click on the Home menu tab from any page on the website to return to the Home page.



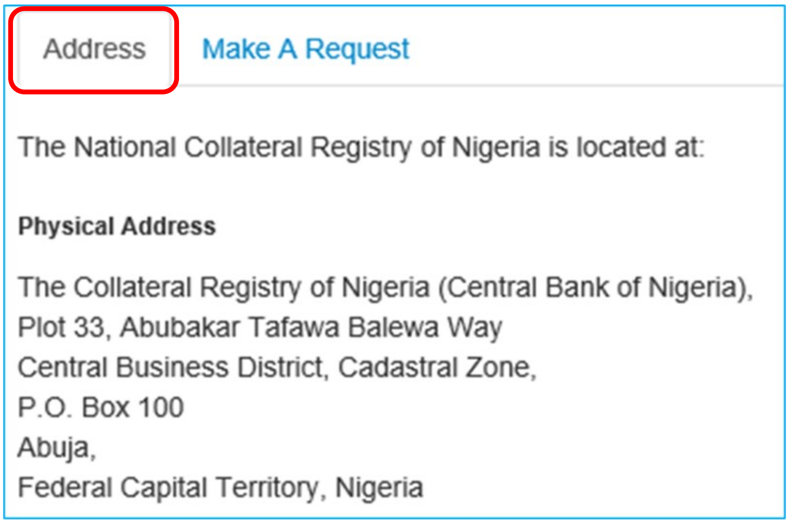

2. Clicking the Search menu tab opens the search page where you may search for **registrations** by debtor identification or Business Registration Number or Collateral Serial Number.

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

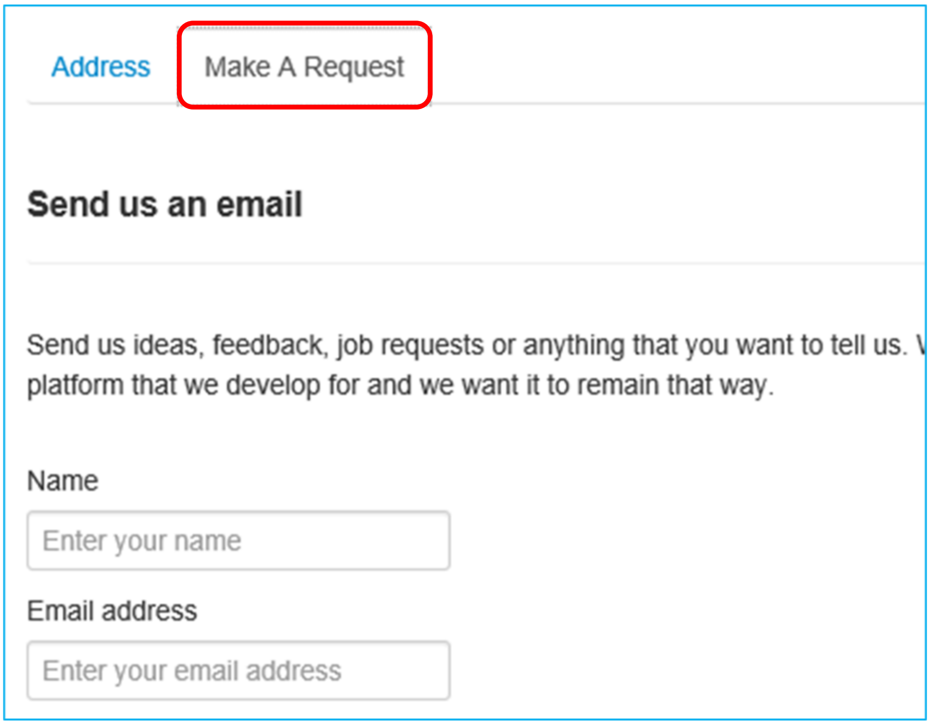



- The Collateral Regisry Regulations, 2015.
- Click the **NCRN User Manual** to download a PDF Format of the User Training Manual.

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

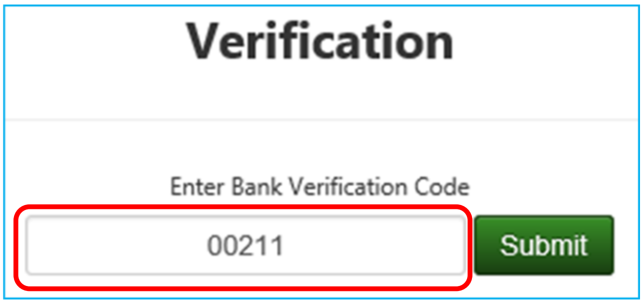
## HOW TO CREATE A CLIENT ACCOUNT

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.

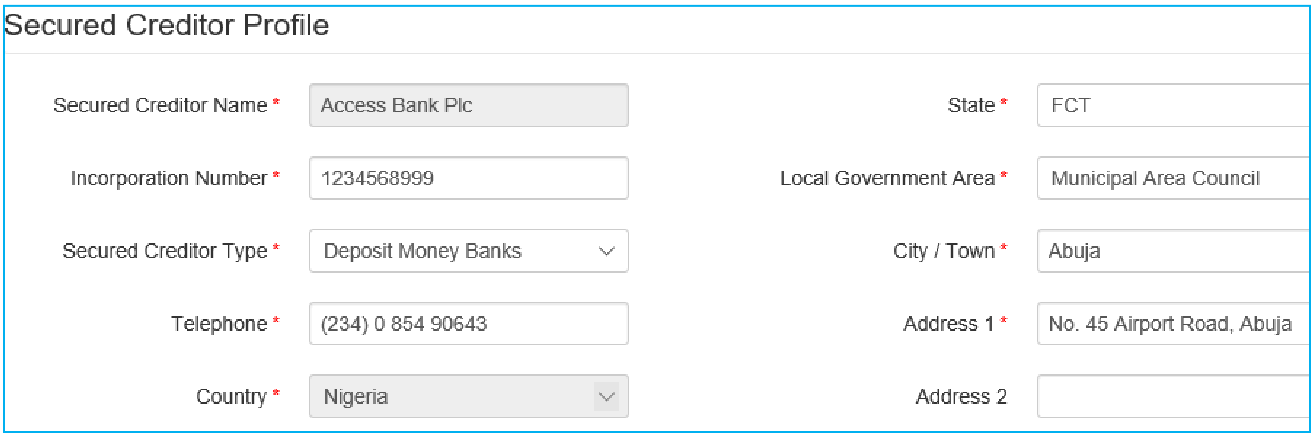
**To Create an Account:**

1. Enter https://www.ncr.gov.ng/ in your browser to display the **Home** page**.**
2. From the Home Page, click on the **Create New Account** button 

to display the Verification page.



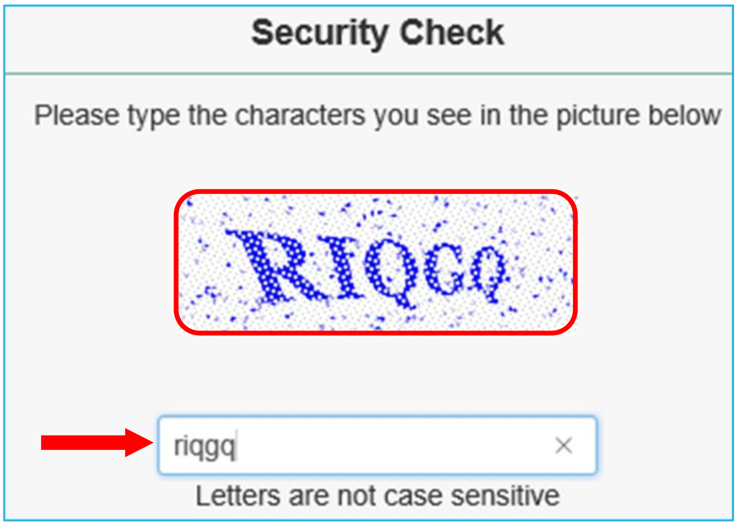

3. Enter your Bank Verification Code in the box and then click on the **Submit** button.
4. After authentication and approval of the code, the **Secured Creditor Profile** page is displayed.
5. Enter your institution profile in the **Secured Creditor Profile** form taking note of all mandatory fields.



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


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

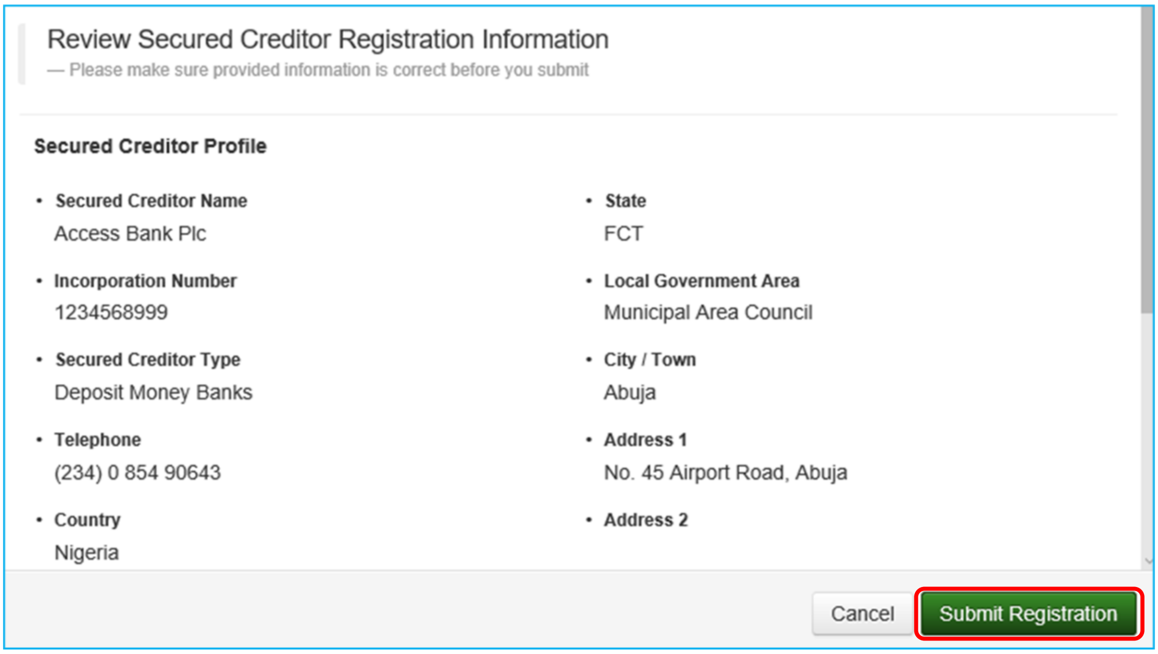
8. Click on the **Refresh** link for a new text image if the current text image is not clearly visible.




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

to complete.

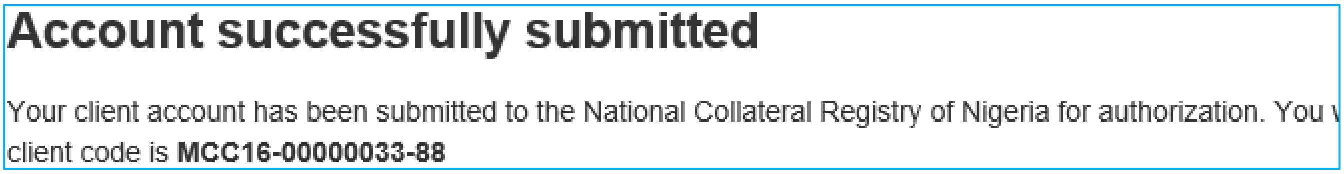
10. Clicking on the **Submit** button displays the **Review Secured Creditor Registration Information** page.




11. Verify to confirm the information on the page is accurate.
12. Then, click on the **Submit Registraton** button 

to submit your client account registration request to the Registry for approval.
13. You may also click on the **Cancel** button 

to abandon your action and return to the previous page.
14. After successfully submitting the registration request, the confirmation message is displayed.




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

## CLIENT LOGIN

Once your user account is created in the Registry, the system will notify you of your **Login id** and **password** credentials which you will use to log into the system.

**To Login to The Registry:**

1. From the Home Page, click on the **Client Login** button 

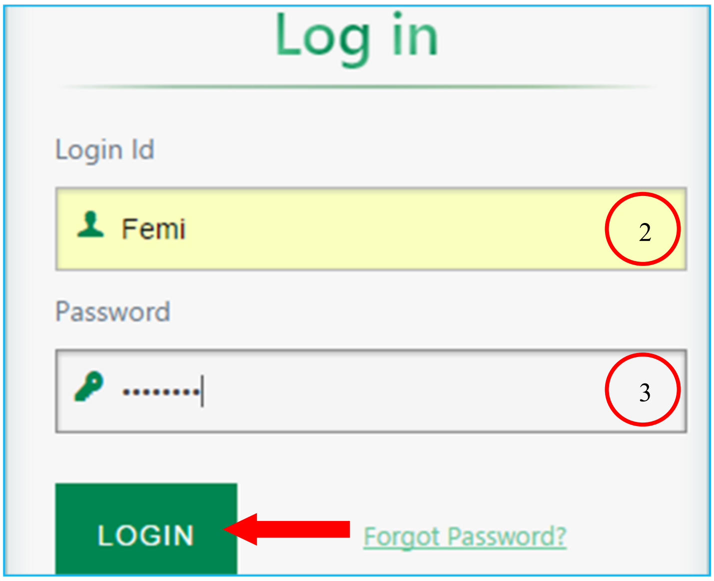
to display the Login page.

2. Enter your Login id in the **Login id** box.

3. Then, enter your password in the **Password** box.

4. When done, click the **Login** button 

or simply press on the *Enter* key of your keyboard to login to the Registry.




## HOW TO CHANGE YOUR PASSWORD

A login User may change his / her password at any time. However, you are required to reset 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.

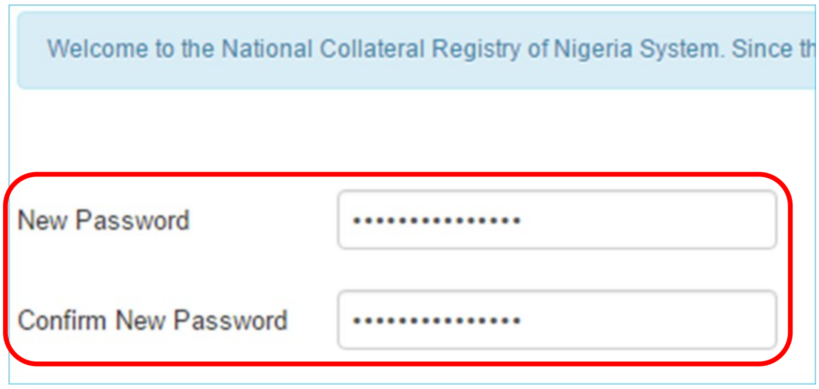
**To Change Password:**

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

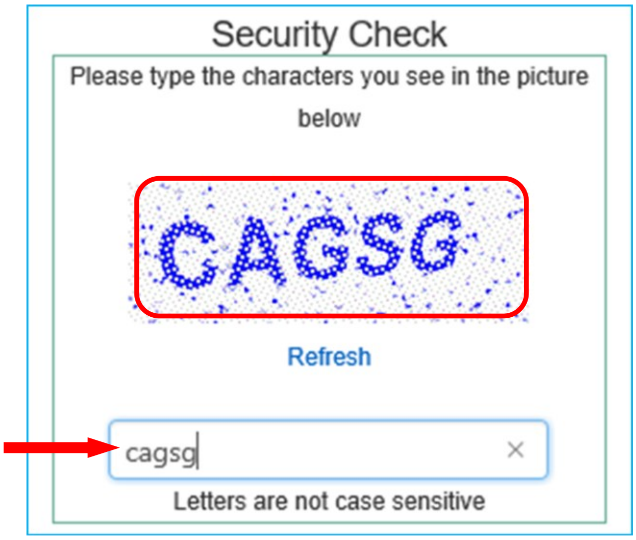
When you login the first time, system request user to change or reset password.

1. From the **Change Password** page, enter a new password in the **New Password** box.

2. Then, enter the same password in the **Confirm New Password** box.




3. Move to the **Security Check** section and enter the text in the **security image** into the box.



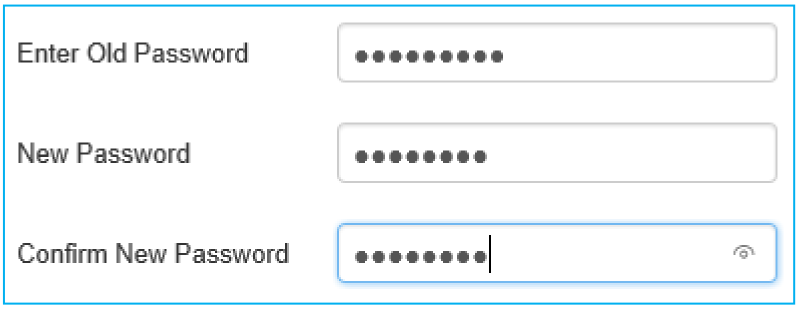

4. Next, click on the **Submit** button 

 when done.
5. After clicking the **Submit** button, system logs user in with a display of the Dashboard.

***b. For Existing Users***

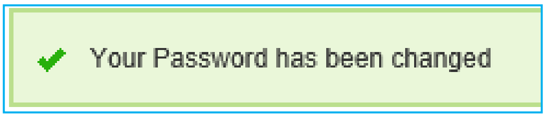
1. Login to the application with your **Login id** and **Password**.
2. Click on the **My Profile (User)** tab located on the Navigational bar.
3. This displays the **User** page.
4. Click on the **Change Password** button 

 to display the **Change Password** page. Then, enter your old password in the ***Old Password*** box and your new password in the ***New Password*** box.




5. Confirm your new password in the *Confirm New Password* box.
6. Move to the **Security Check** section and enter the text in the **security image** into the box.
7. Next, click on the **Submit** button 

 when done.
8. After clicking the **Submit** button wait for the success confirmation message to be displayed on screen.

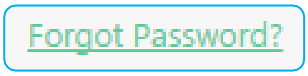



## HOW TO RESET PASSWORD

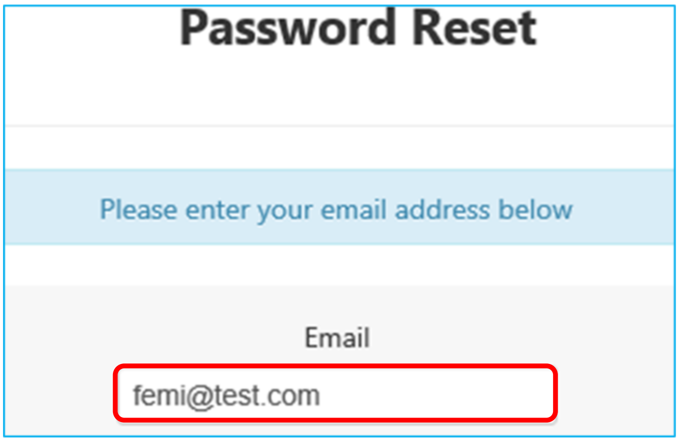
The login page provides the user the means to reset user password.

**To Reset Your Password:**

1. From the Home Page, click on the **Client Login** button 

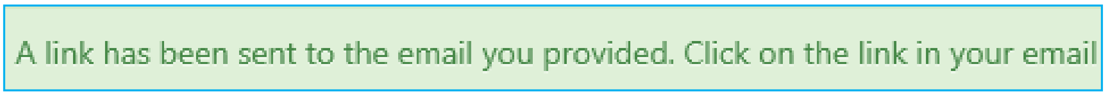
 to display the **Login** page.
2. From the **Login** page, click on the link **Forgot Password?** 

 button to display the **Password Reset** page.

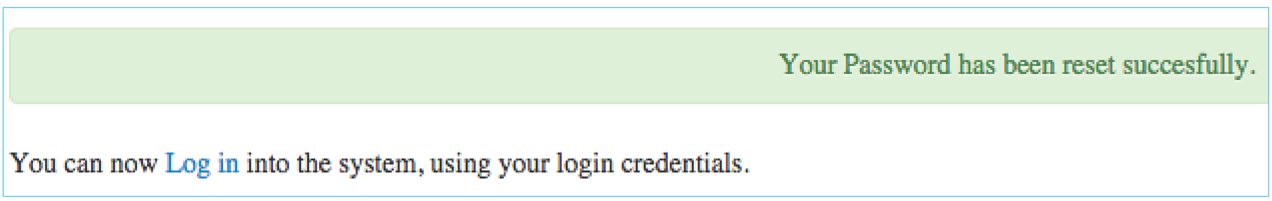



3. Enter your email address in the email box.
4. Then, on the **Security Check** section, enter the same text on the security image in the box. **NOTE: Text is not case sensitive.**
5. When completed, click on the **Submit** button 

 to send password reset request.
6. After submitting password reset request the **Password Reset Confirmation** message is displayed.




7. Visit the inbox of the email address you provided during password reset.
8. Open the system generated email received from the *Registry* and click on the **Reset Password** link submitted to reset your password.
9. Then, follow steps **1** to **4** outlined in *How to Change Password – option 1 (for New Users)* to complete.
10. After clicking **Submit** button, the success confirmation message is displayed.




11. Click **Login** to access the application.

# 5.0 THE MENU

## THE MAIN MENU AND NAVIGATIONAL TABS

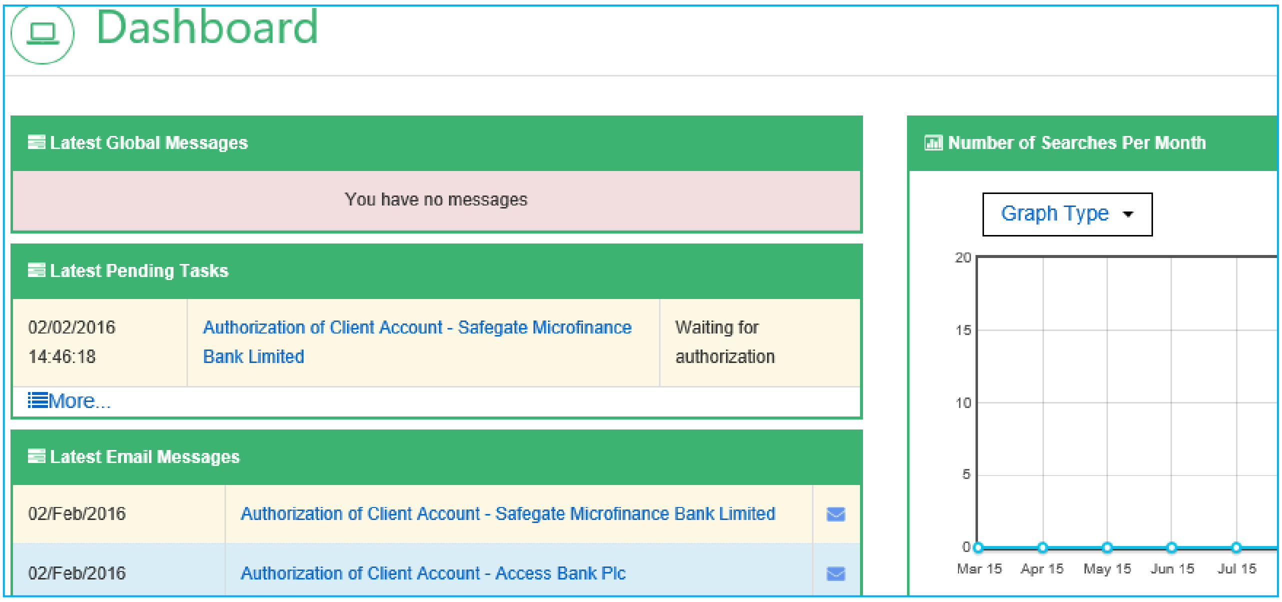
When you successfully login into the system, you are welcomed with the dashboardm with five (5) **Navigational Tabs** and eight (8) **Menu**, which consistently appear throughout the application pages. Depending on your assigned role as a User, certain menus and submenus may not be accessible to you. The Menus 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 menu which welcomes you is the **Dashboard**. From 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 can handle pending issues and tasks promptly when notifications are received. The user is also notified with recent login activities and alerts.



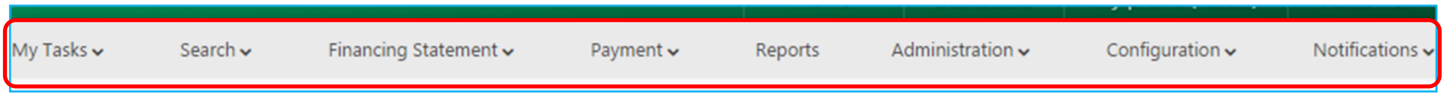
3. The **My Profile (Username)** tab: Clicking the **My Profile (Username)** tab from the main application displays the User profile where you may Edit your Profile or Change your Password from there.

4. The **Audit Trail** tab: Depending on the accessibility privileges assigned to that client user, clicking the Audit Trail tab displays the user's audit trail page.

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

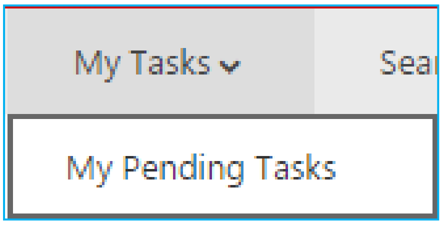
6. The **Help** tab: Clicking the **Help** tab displays the Help engine of the **User Manual**.

## THE MAIN MENUS

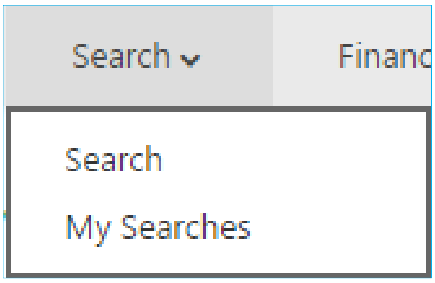



**The Main Menu consists of:**

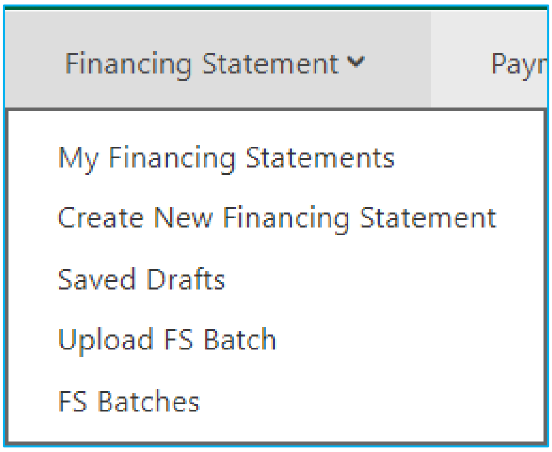
1. The **My Tasks** menu has one (1) sub-menu for handling pending tasks.



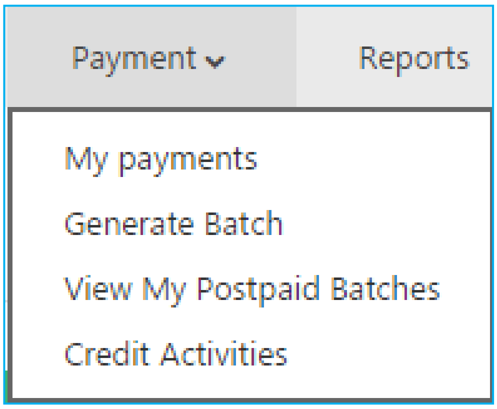

2. The **Search** menu has two (2) sub-menus for handling Search.



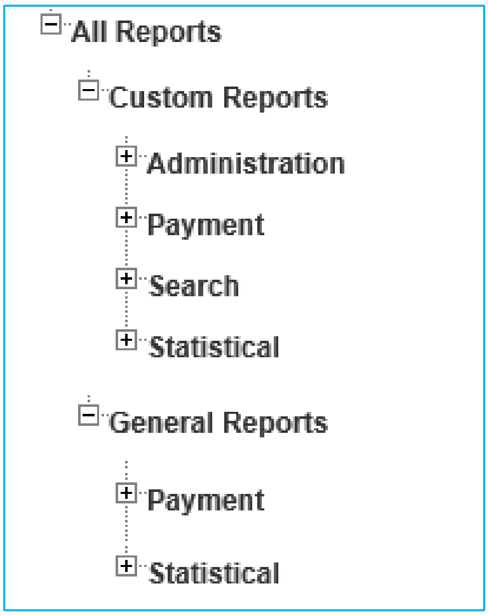

3. The **Financing Statement** menu has five (5) sub-menus for handling financing statement registrations.



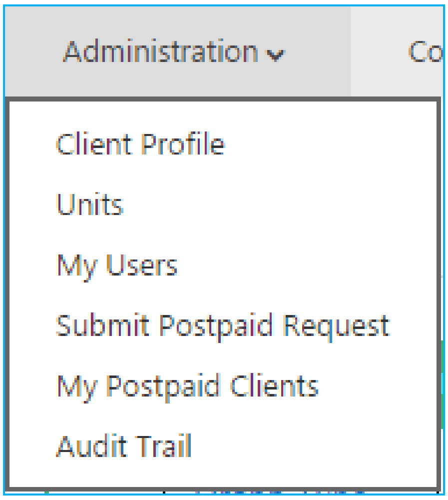

4. The **Payments** menu tab depending on the client type makes available to the Client User four (4) sub-menus for handling payments.



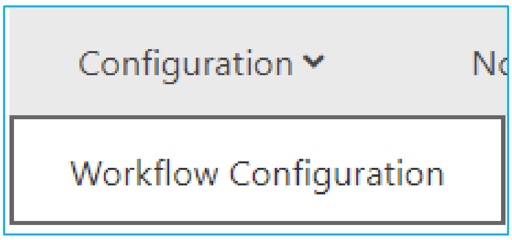

5. Clicking the **Reports** menu displays the **Reports Index** page where you may generate standard and custom management or financial reports.



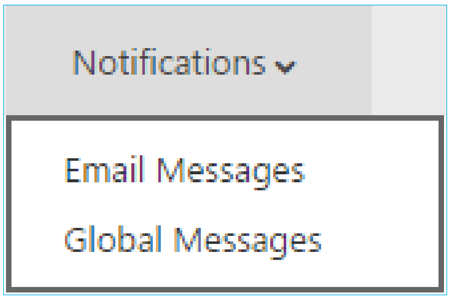

6. The **Administration** menu has six (6) sub-menus for handling administrative related functions. Depending on the client type and user role in the system, some of the listed submenus may not be accessible to you.




7. The **Configuration** menu has one (1) sub-menu 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.



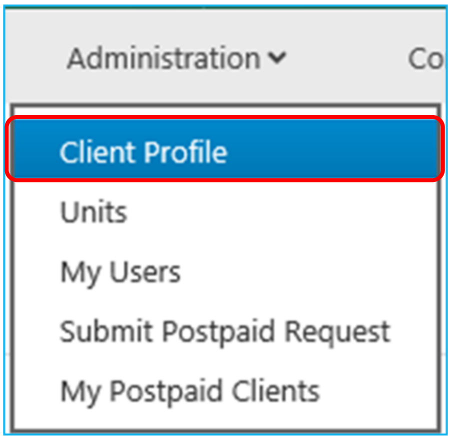
# 6.0 ADMINISTRATION

This section describes how client administrators perform administrative duties in the system.

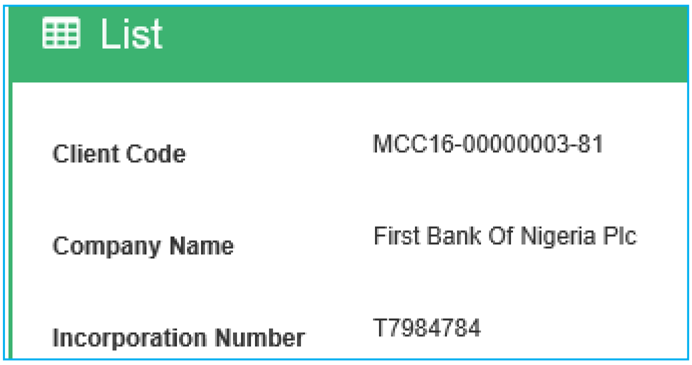
## HOW TO EDIT CLIENT PROFILE

**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.



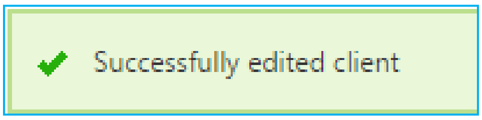

3. This displays the **Client Profile** page.




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

to display the Client Profile page for edit.
5. When done editing, click on the **Submit** button 

to update client profile and complete.
6. After successfully updating client profile, a confirmation message is displayed.

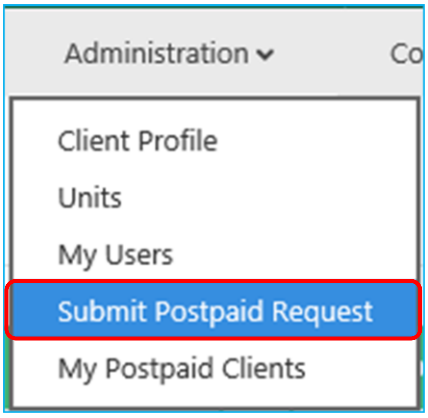



## HOW TO SETUP A POSTPAID ACCOUNT

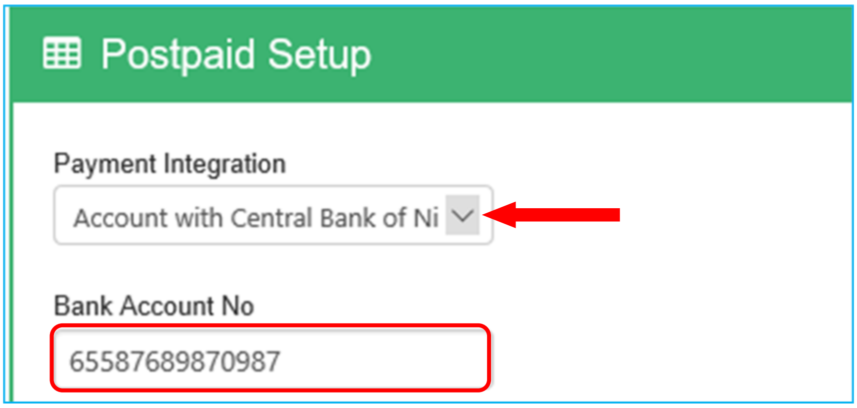
Clients with account with the CBN needs to setup a Postpaid account and pay for services such as registration of financing statement and searches in the National Collateral Registry which requires payment. By setting up a Postpaid account, fees charged on financing statement registrations and searches will be debited to their Postpaid accounts and payments settled through payment account reconciliations.

**To setup a Postpaid account:**

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




3. This displays **Postpaid Account Setup** page.
4. Select the payment integration type by clicking on the dropdown arrow.
5. Select the option ***"Account with Central Bank of Nigeria"*** if your institution has a direct account with the CBN. Select the option ***"Account with a Representative Bank"*** when your institution has a clearing account with another CBN approved bank.



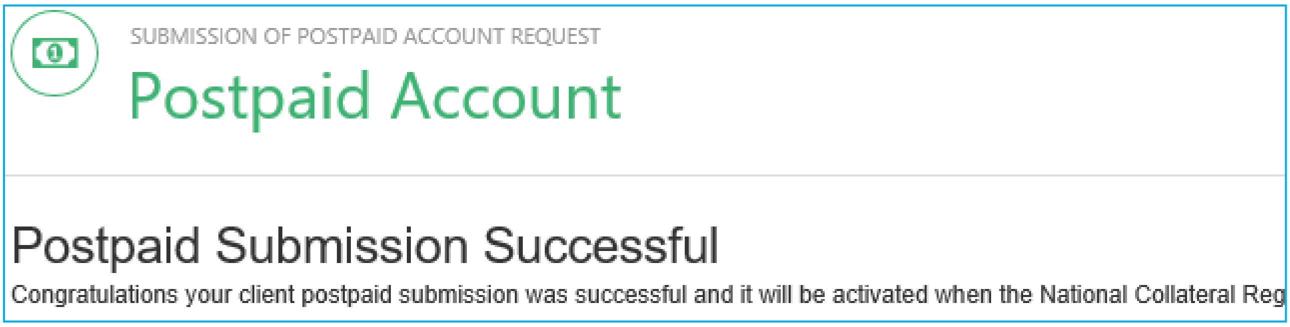

6. Selecting the option ***Account with Central Bank of Nigeria***, displays the *Bank Account No.* box.

7. Enter the bank account number in the *Bank Account No.* box.

8. If the option ***Account with a Representative Bank*** is selected, indicate the representative bank by select it from the dropdown list and enter the bank account number in the *Bank Account No.* box.

9. Then, click on the **Submit** button to conclude.

10. After successful submission of the Postpaid account request, the confirmation page is displayed.



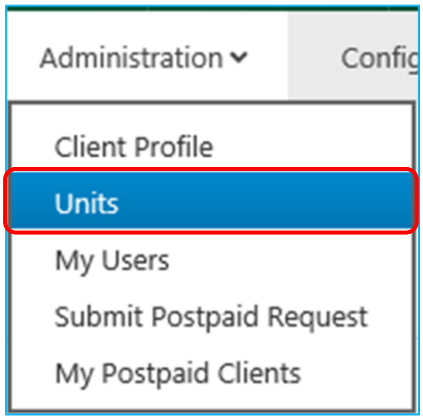

## HOW TO CREATE UNITS

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

**To Create a New Unit:**

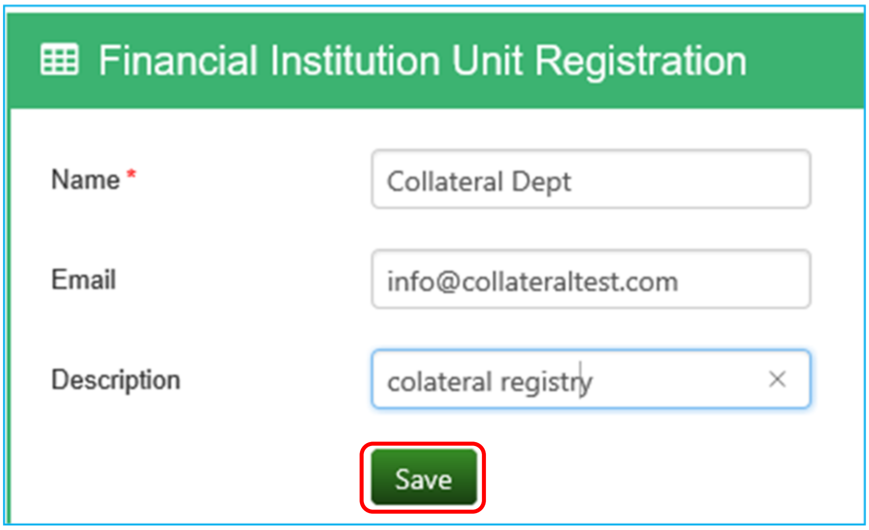
1. Login to the application with your **Login Id** and **Password**.

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



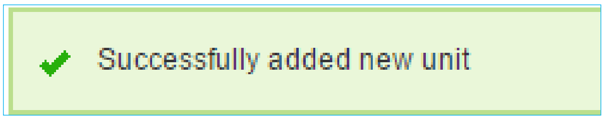

3. The **Financial Institution Unit** page is displayed.
4. Click on the **Create New Financial Institution Unit** button. 

5. From the **Financial Institution Unit Registration** page, provide the Unit *Name, Email,* and a brief *Description*. Then Click on the **Save** button to create a New Unit.




6. You may also click on the **Back to List** button 

to return to the previous page.
7. Upon saving the Unit, a success confirmation message is displayed on screen.

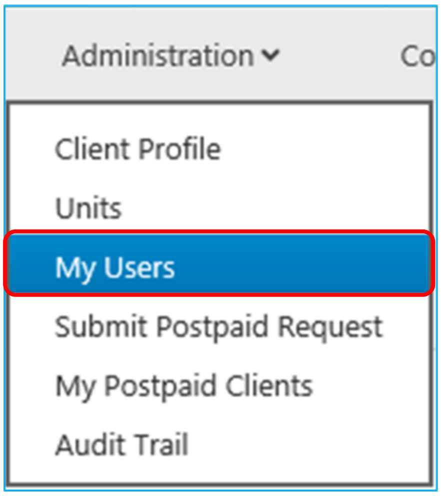


# MANAGING USERS

## How to Create New Users

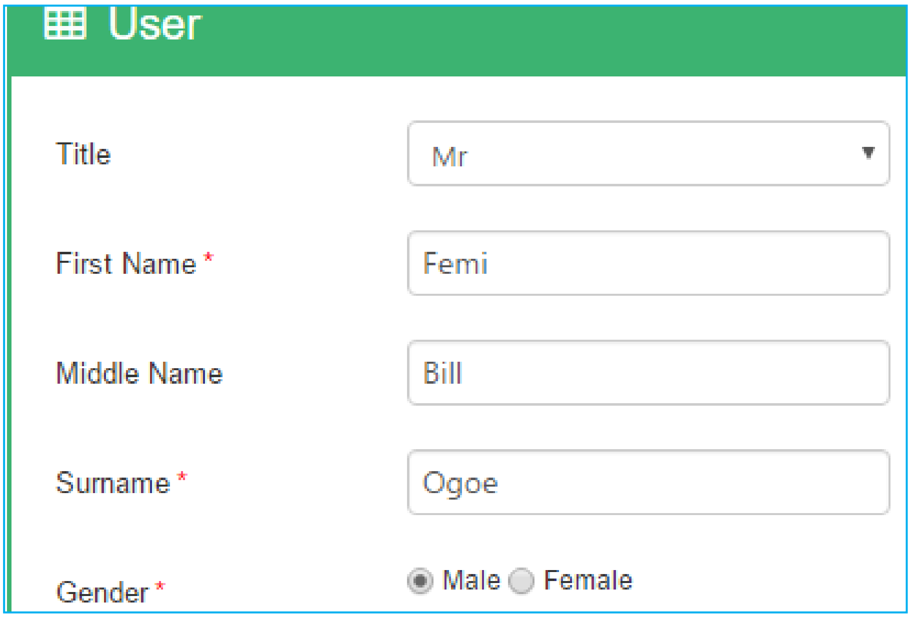
**To create a New User:**

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




3. This displays the **Users** page.
4. Click on the **Create New User** button 

to display the **User** page.

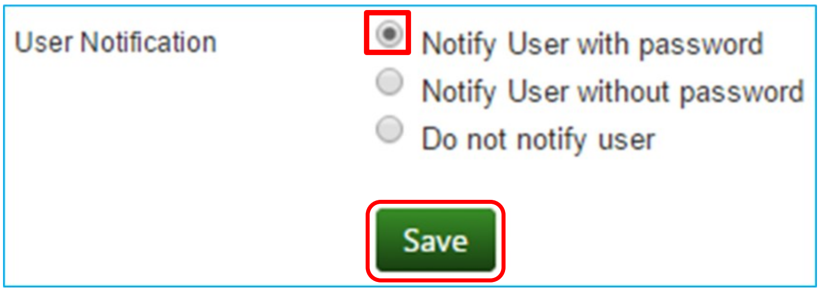



5. Select the User Title from the *Title* dropdown list

6. Then, 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.

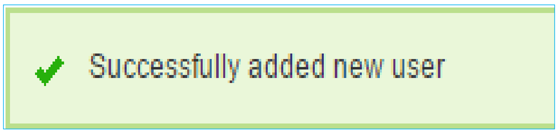
8. Select the option **Notify User with password** to send password notice to user.




9. Then, 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 the new user and displays a confirmation notification message on screen with the newly created user profile information below it.



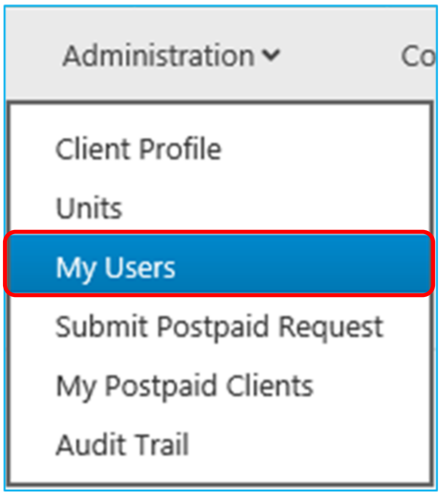

## How To Assign Roles To A User

Roles are assigned to enable a client user access to certain application menus.

**To Assign Roles To Users:**

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

2. Click on the **Administration** menu and select **My Users** from the drop-down list.

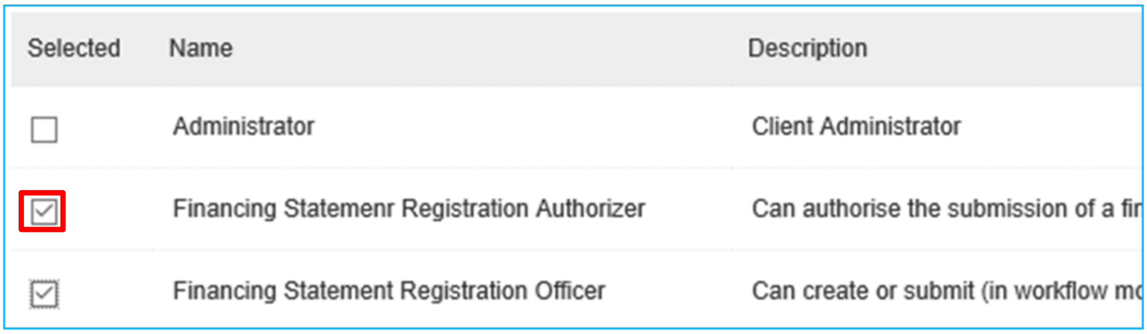



3. This displays the **Users** page.
4. From the **Users** page, under the **List of Users**, click the **Edit** button 

 to open the user page for edit.


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

 and click in the check box of the user role to be assigned.

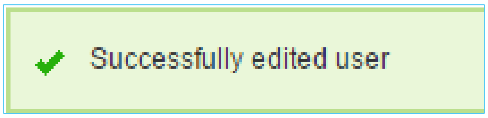



6. Click on the **Save Roles** button 

 when completed to save role(s).

7. You may also click on the **Back to List** button to return to previous page.

8. After saving roles the success confirmation message is displayed.




## How To Edit User Profiles

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

**To Edit User Profiles:**

1. Follow steps **1** to **4** of *How Assign Roles to a User* by clicking the **Edit** button 

to open the user page for edit.

2. Edit User profile by changing editable fields.

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

to complete.

## How To Deactivate A User

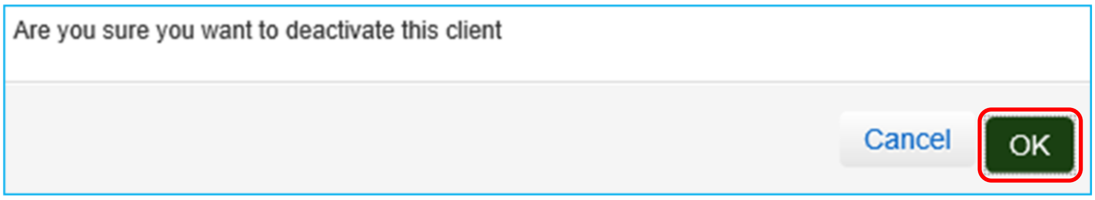
A user account may be deactivated to disable the account.

**To Deactivate A User:**

1. Follow steps **1** to **4** of *How Assign Roles to a User* by clicking the **Deactivate** button 

of the User account to be deactivated.

2. The notification dialog window is displayed, requesting user to the deactivation action.




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

4. After successful deactivation a confirmation message is displayed.

5. Click **OK** to complete.

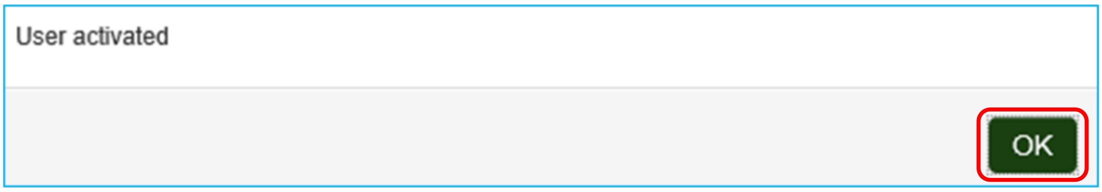
## How To Activate A User

A deactivated user may be activated to enable the user.

**To Activate A User:**

1. Follow steps **1** to **4** of *How Assign Roles to a User* by clicking the **Activate** button 

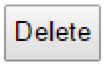
of the User account to be activated.
2. After successful activation, the confirmation message dialog window is displayed.




3. Click **OK** to complete.

## How To Delete A User

**To Delete A User:**

1. Follow steps **1** to **4** of *How Assign Roles to a User* by clicking the **Delete** button 

of the User account to be deleted.

# 7.0 FINANCING STATEMENT REGISTRATIONS

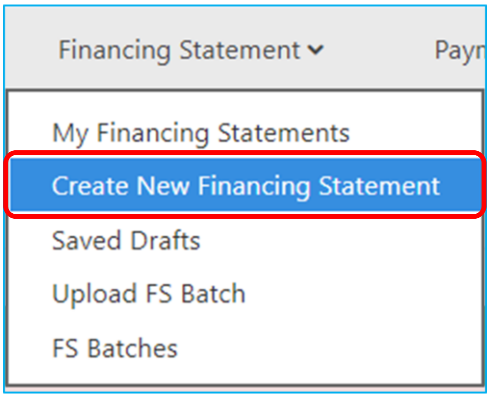
## HOW TO REGISTER A NEW FINANCING STATEMENT

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 fees 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. From the Dashboard page, click on the **Financing Statement** menu and select **Create New Financing Statement** from the drop-down list.




3. This displays the **Financing Statement Registration** page.

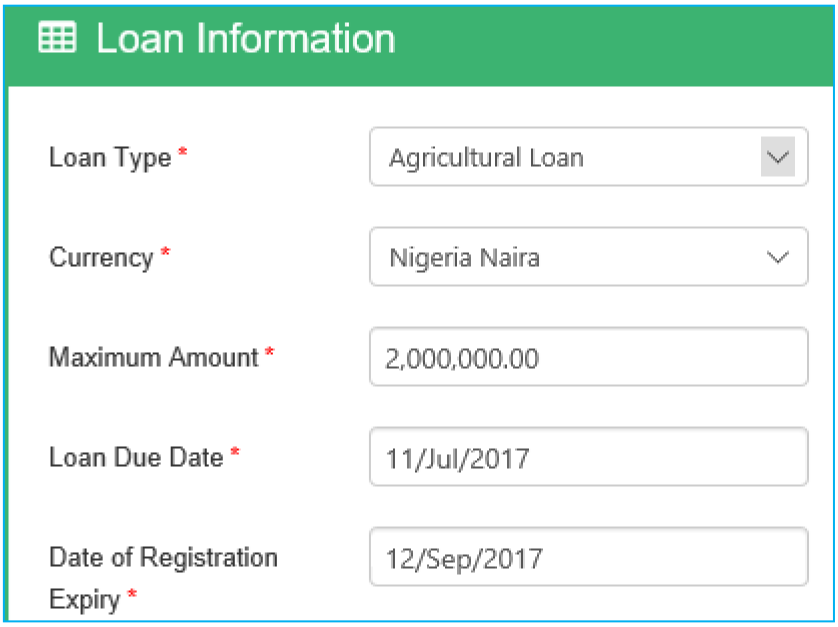
4. Fill the mandatory boxes as required on the **Loan Information** form.

5. Select the loan type from the **Loan Type** drop down list.

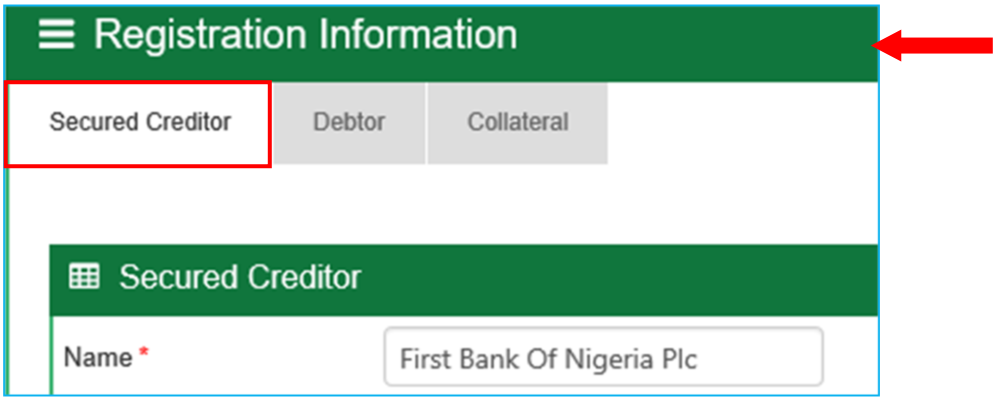
6. The default currency is the ***"Nigerian Naira".***

7. Provide value for the maximum amount in the **Maximum Amount** box and enter the loan due date in the **Loan Due Date** box.

8. Enter the expiry date in the **Date of Registration Expiry** box.




9. Then, move to the **Registration Information** section and click on the **Secured Creditor** tab to display the Secured Creditor profile details captured at the time of account setup.




10. 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 the preferred choice.

    a. Click on the Add Secured Creditor button to display the **Add New Secured Creditor** dialog window. The user is presented with profiles of existing secured creditors registered in the system. Select a Secured Creditor detail and then click on the **Add Client** button.

11. To add Debtor details, 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.

12. 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.

13. Next, click on the Collateral tab to add the Collateral details.

14. Select **Collateral Type** from the dropdown 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.

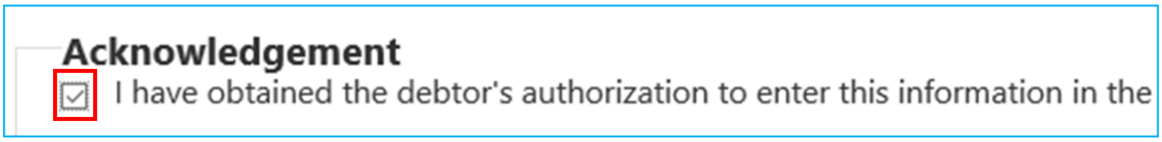
15. To add more collateral, click on the **Add New Collateral** button.

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

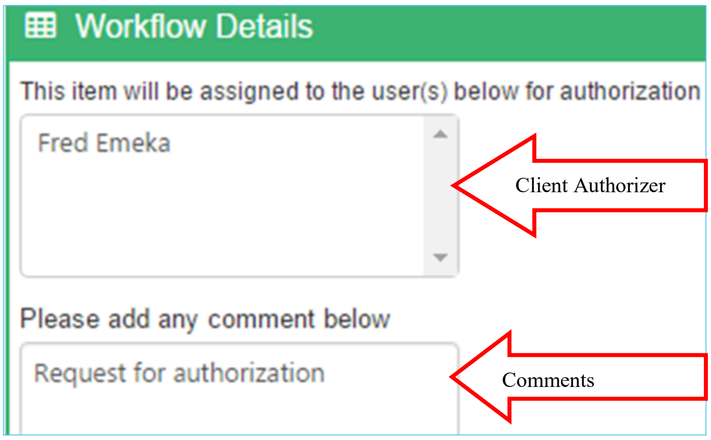
Remember not to exceed the file size limit (3MB).

17. Make sure all mandatory information have been provided on the Financing Statement and then move to the Acknowledgement section.

18. Click inside the **Acknowledgement** box which says: ***"I have obtained the debtor's authorization to enter this information in the Collateral Registry System"***.



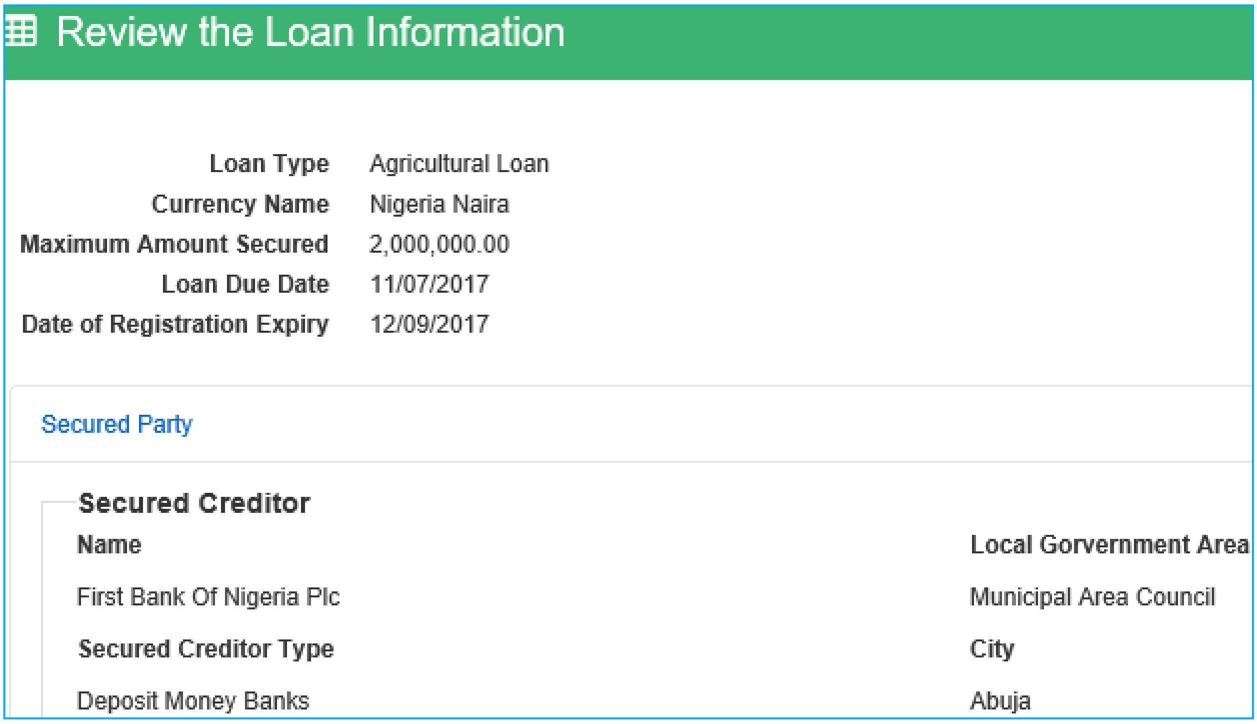

19. In workflow, the **Workflow Details** section is presented with the name(s) of the assigned authorizer(s) whose authorization is required for the financing statement to be registered in the system.




20. Add your comments on the registration in the *Comments* box as indicated by the arrow and then click on the **Submit Financing Statement** button 

to submit.

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




22. Click on the **Register Financing Statement** button 

to register the financing statement.

23. Upon successful registration of the financing statement, the success confirmation message with a summary view of the financing statement is displayed.

## Adding Secured Creditor Detail To A Financing Statement

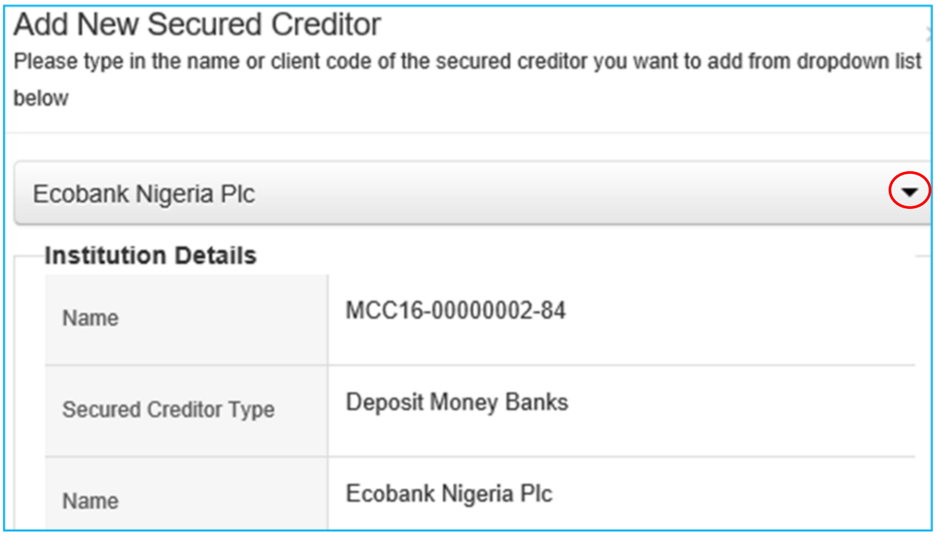
**To Add A Secured Creditor**:

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

2. To add another secured creditor detail to the financing statement, click on the **Add Secured Creditor** button 

to open the **Add New Secured Creditor** dialog window.

3. Then select new secured creditor from the registered Secured Creditor drop-down list by clicking on the dropdown arrow.




4. Then, choose the secured creditor by entering the name in the box provided and then click on the **Add Client** button. 

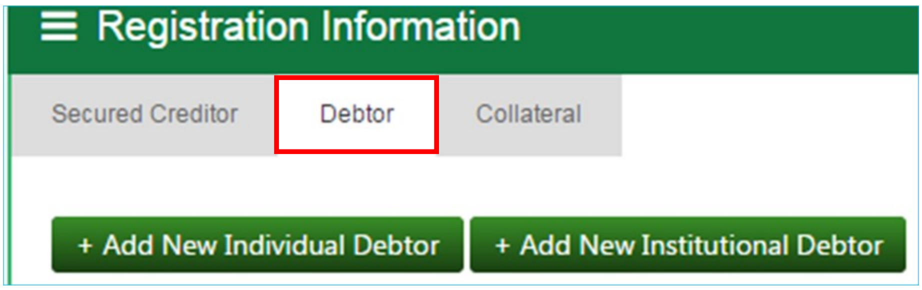

5. Clicking on the **Add Client** button adds the selected secured creditor details to the financing statement registration form.

## ADDING INSTITUTIONAL DEBTOR DETAIL TO A FINANCING STATEMENT

**To Add Institutional Debtor**:

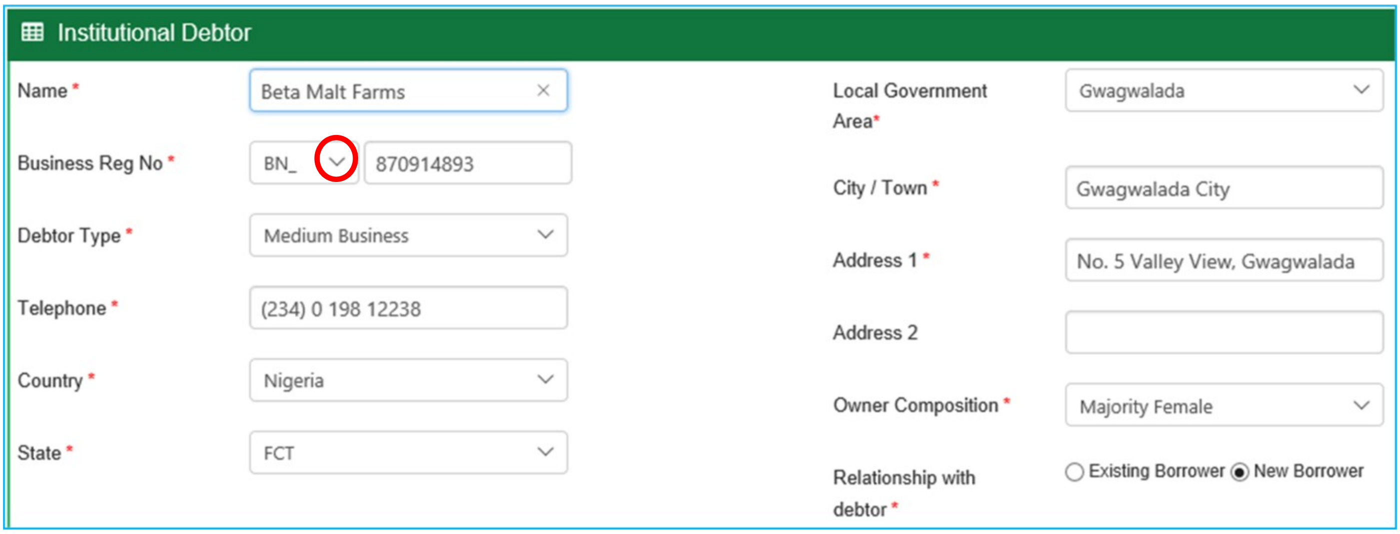
1. From the **Create New Financing Statement** page, click on the **Debtor** tab under the **Registration Information** section and select the appropriate debtor type.

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 display the **Institution Debtor** page.

4. Provide the debtor's name in the *Name* box, and 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.




5. Select **Debtor Type** from the drop-down list of the *Debtor Type* box.

6. Then, enter the debtor **Telephone Number** into the *Telephone* box.

7. In the country box the default *Country* **Nigeria** is selected this cannot be changed.

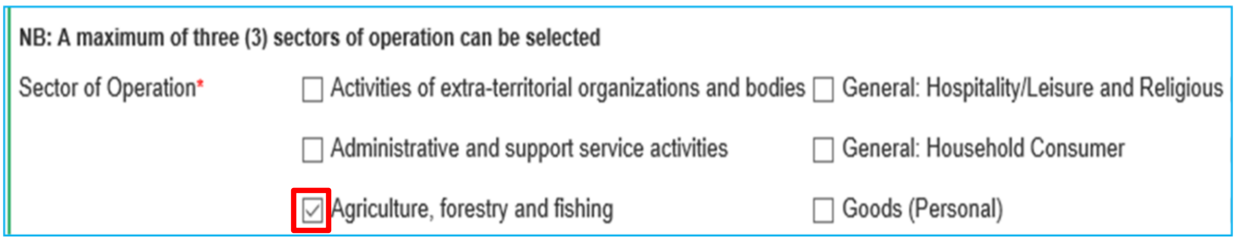
8. Select **Debtor State** from the *State* dropdown list.

9. 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.

10. Then, provide the debtor address in the *Address* boxes.

11. 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.

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 to complete. **Note:** Sector of Operation selections cannot be more than three (3).

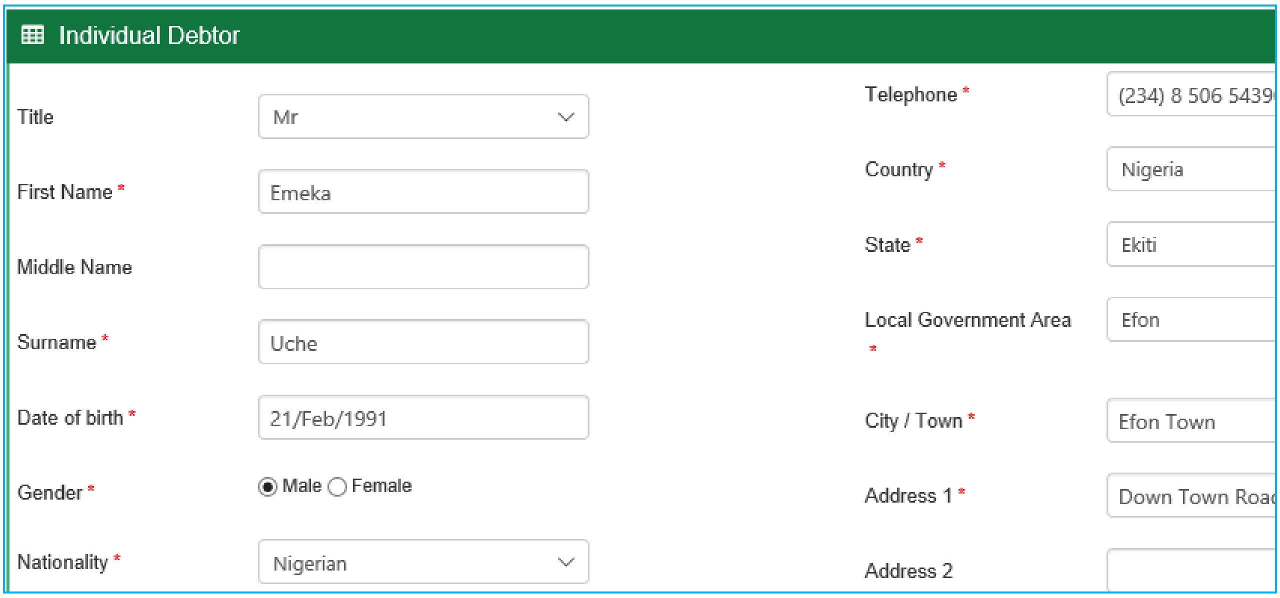



## Adding Individual Debtor Detail To A Financing Statement

**To Add Individual Debtor**:

1. From the **Create New Financing Statement** page, Click on the **Add New Individual Debtor** button 

to display the Individual Debtor page.




2. Click on the drop down of the Title box to select the debtor's title and provide the debtor's name by entering debtor **First Name, Middle Name** and **Surname** in the *First Name, Middle Name* and *Surname* boxes respectively.

3. Then, enter the debtor **Date of Birth** in the *Date of Birth* box and click to select the Gender type: *Male* or *Female*.

4. Provide the debtor **Nationality** by selecting from the *Nationality* dropdown list. The default is **Nigerian** but may be changed if different.

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

6. Then, enter the debtor's **Telephone Number** in *Telephone* box.

7. In the country box the default *Country* **Nigeria** is selected this cannot be changed.

8. Select debtor **State** from the *State* drop down list and provide the local government area information by selecting from the *Local Government Area* dropdown list.

9. Enter debtor **City** and **Address** in the *City/Town* and *Address* boxes respectively.

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

11. 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 DETAIL TO A FINANCING STATEMENT

**To Add Collateral Detail**:

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 dropdown list by clicking on the arrow.


3. Then, 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.

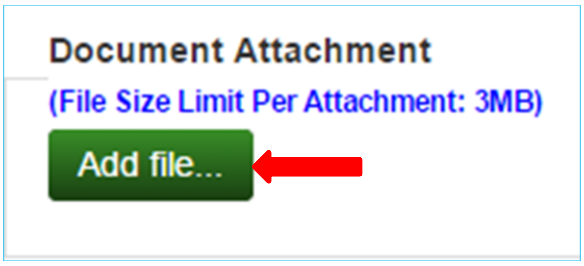

5. To add more collateral, click on the **Add New Collateral** button and follow the steps above.

## ATTACHING A FILE TO A FINANCING STATEMENT REGISTRATION

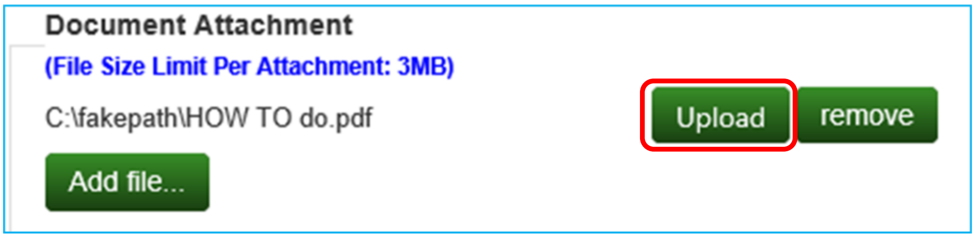
Registration of a financing statement may require the attachment of file documents. Documents in Word, Excel, CSV, or PDF formats are acceptable.

**To attach a file document, follow the steps below**:

1. From the **Create Financing Statement** page, click on the **Add File** button located at the **Document Attachment** to display the file dialog window.




2. Select the file document and click on the **Upload** button to upload file attachment.




3. Wait for the file to be uploaded and attached.


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


## HOW TO SAVE FINANCING STATEMENT REGISTRATION AS DRAFT

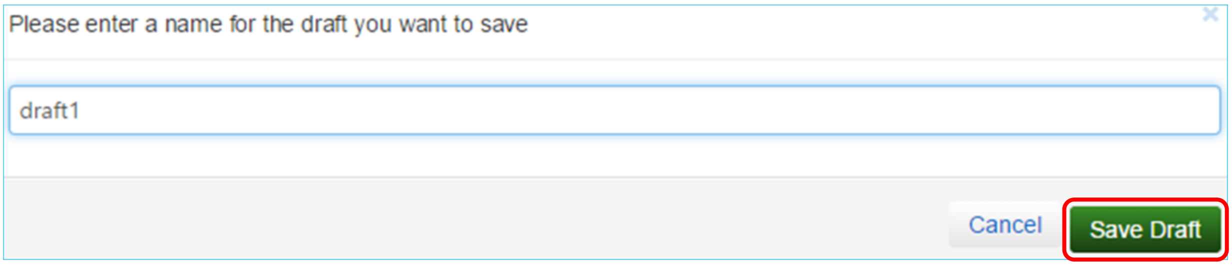
Registration of a Financing Statement can be saved as a draft and completed later.

**To Save Financing Statements Registration As Draft**:

1. From the **Create Financing Statement** page, click on the **Save as Draft** button 

on top of the ***Loan Information*** section. This displays the Save dialog box for you to enter a Name for the draft.

2. Enter the name and click on the **Save Draft** button to Save draft or click on the **Cancel** button to terminate the process.

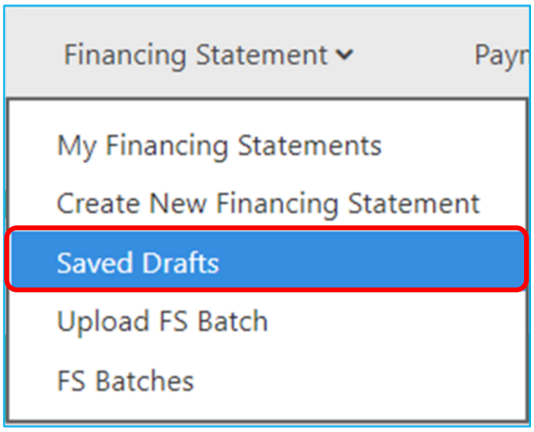



3. Next, Click **OK** to confirm and complete.

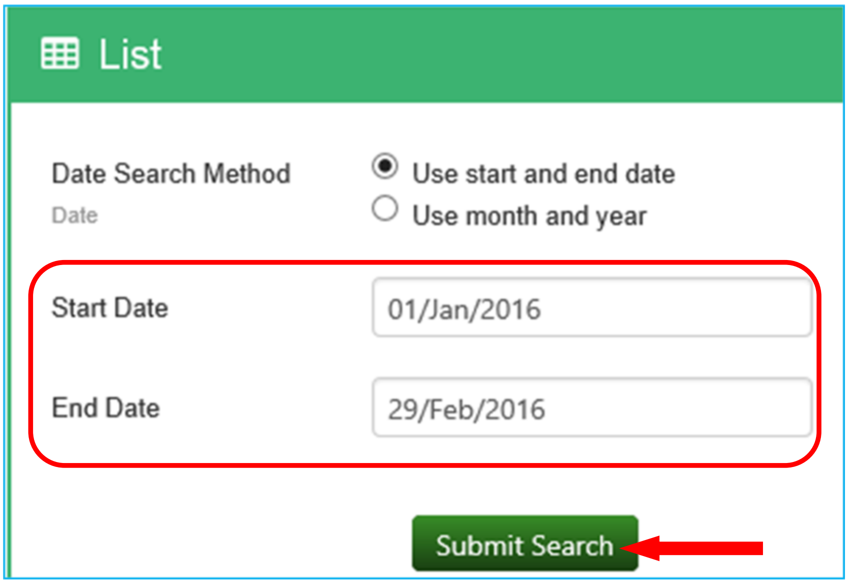
## HOW TO REGISTER FINANCING STATEMENT USING SAVED DRAFT

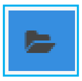
**To Register a Financing Statement From Saved Draft:**

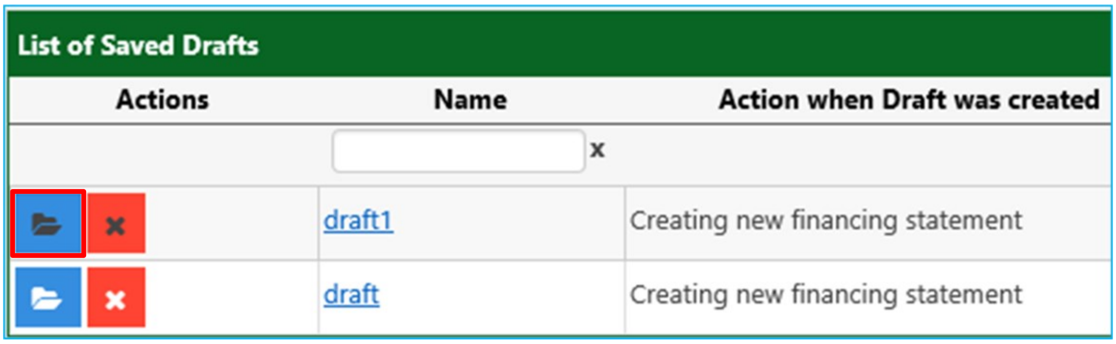
1. Login into the application with your **Login id** and **Password**.
2. Click the **Financing Statement** Menu and select **Saved Drafts** from the drop-down list.

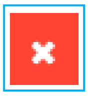



3. This displays the ***Saved Draft*** page.
4. You may search for drafts by entering your **Search Date** and clicking on the **Submit Search** button to submit search request.




5. After the page returns your Search, move to the **List of Saved Drafts** section.
6. At the **Actions** column, Click on the **Open** button  of that financing statement draft to load it for edit.



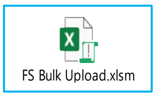

7. To use the draft to register a new financing statement follow the steps outlined in *How to Register a New Financing Statement* to continue.
8. To delete the Saved Draft, click on the **Close** button  of that draft.

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

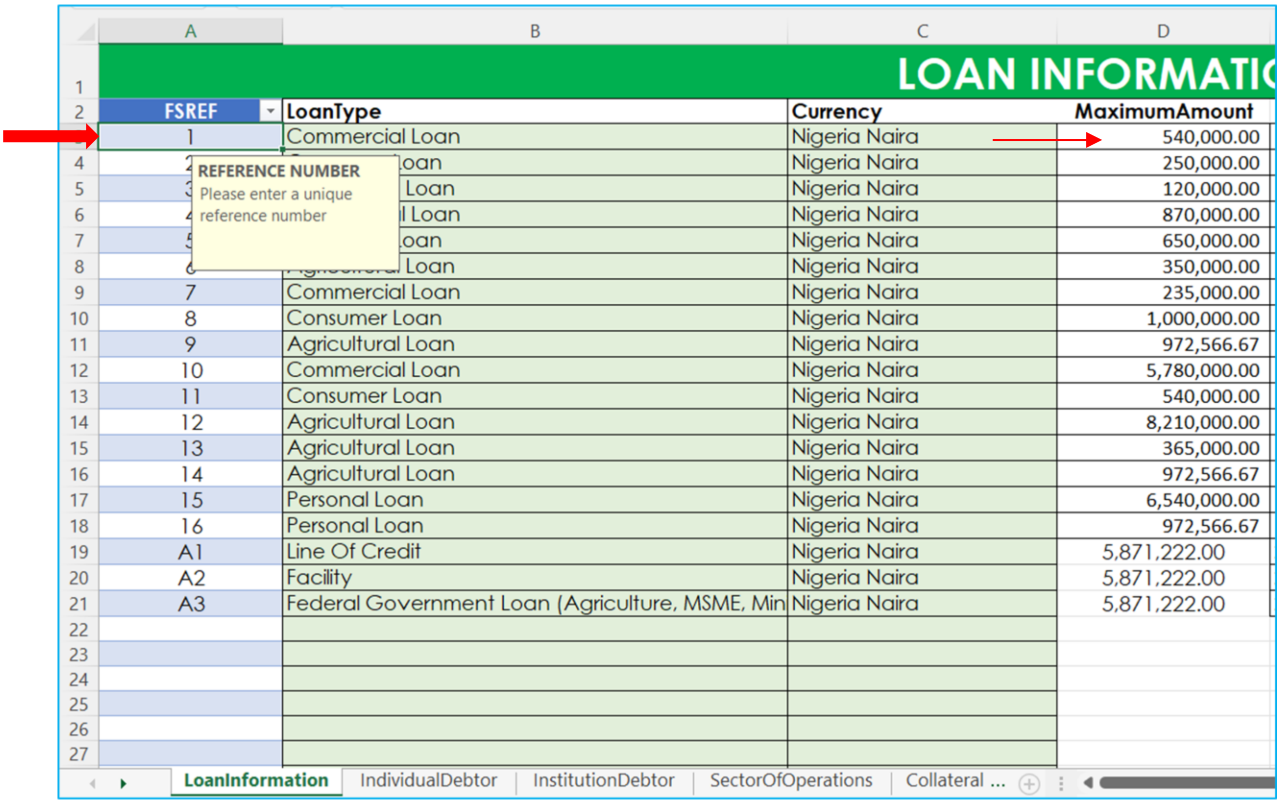
# HOW TO REGISTER FINANCING STATEMENT USING BULK UPLOAD

Registration of large volumes of Financing Statements can be done using the FS Bulk Upload utility. The Registrant must upload the financing statement records into the FS Bulk Upload file and generate the **FS Batch** in CSV or XML file. This works for cases where the Registrant happens to be the only secured creditor.

**To Generate FS Batch**:

1. Click to open the **FS Bulk Upload Utility** file. 

2. Then, provide valid data for all mandatory fields in each worksheet.
3. From the **LoanInFormation** worksheet, provide the FS Reference Number or Code for the loan information and select the *Loan Type* from the **Loan Type** dropdown list.




| FSREF | LoanType | Currency | MaximumAmount |
|---|---|---|---|
| 1 | Commercial Loan | Nigeria Naira | 540,000.00 |
| 2 | ...oan | Nigeria Naira | 250,000.00 |
| 3 | ... Loan | Nigeria Naira | 120,000.00 |
| 4 | ...l Loan | Nigeria Naira | 870,000.00 |
| 5 | ...oan | Nigeria Naira | 650,000.00 |
| 6 | ...al Loan | Nigeria Naira | 350,000.00 |
| 7 | Commercial Loan | Nigeria Naira | 235,000.00 |
| 8 | Consumer Loan | Nigeria Naira | 1,000,000.00 |
| 9 | Agricultural Loan | Nigeria Naira | 972,566.67 |
| 10 | Commercial Loan | Nigeria Naira | 5,780,000.00 |
| 11 | Consumer Loan | Nigeria Naira | 540,000.00 |
| 12 | Agricultural Loan | Nigeria Naira | 8,210,000.00 |
| 13 | Agricultural Loan | Nigeria Naira | 365,000.00 |
| 14 | Agricultural Loan | Nigeria Naira | 972,566.67 |
| 15 | Personal Loan | Nigeria Naira | 6,540,000.00 |
| 16 | Personal Loan | Nigeria Naira | 972,566.67 |
| A1 | Line Of Credit | Nigeria Naira | 5,871,222.00 |
| A2 | Facility | Nigeria Naira | 5,871,222.00 |
| A3 | Federal Government Loan (Agriculture, MSME, Min | Nigeria Naira | 5,871,222.00 |

4. Then, select *Currency* and enter the **Maximum Amount**. The default currency is the ***"Nigerian Naira"***. Note: All dropdown fields are colour coded.
5. Enter the *Loan Due Date,* and *Registration Expiry Date* in their respective cells in a row.
6. To provide Debtor Information, click on the appropriate sheet tab – **IndividualDebtor** or **InstitutionDebtor** and proceed.

7. For *Individual Debtor* information, click the **IndividualDebtor** sheet tab and select the FS Reference Number or Code of the Financing Statement, the debtor information applies from its dropdown list as per the FS Reference Number entered in previous **LoanInFormation** sheet.

8. Then, provide the Debtor Reference Number and enter debtor *First Name, Middle Name* and *Surname* in their field cells in a row.

INDIVIDUAL DEE

| FS-REF | DEBTOR-REF | Title | Surname | FirstName |
|---|---|---|---|---|
| 1 | 25 | Mr | IBRAHIM | MUSA |
| 1 | 20 | Miss | HAMIDU | ABUBAKAR |
| 1 | 21 | Mrs | ALI | MUSA |
| 1 | 22 | Mr | USMAN | LAWAL |

9. Enter Debtor's *Date of Birth, Gender, Nationality, BVN, Telephone, Country, State, Local Government Area, City/Town,* and *Address* in their respective field cells.

| DateOfBirth | Gender | Nationality | BVN |
|---|---|---|---|
| 10-Feb-72 | Male | Nigerian | 22199111111 |
| 12-Jun-68 | Male | Nigerian | 22154444444 |
| 12-Dec-86 | Female | Nigerian | 22472222165 |
| 18-Jul-68 | Male | Nigerian | 22188888063 |

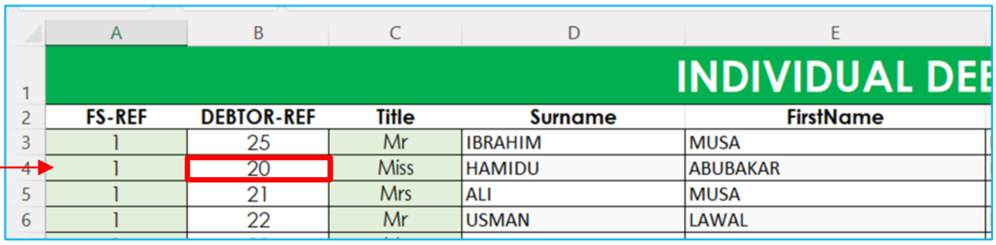
10. Indicate debtor's relationship with the Secured Creditor by selecting the *Relationship with Borrower* from its dropdown list and provide Debtor's *Sector of Operation* by clicking on its sheet tab.

11. From the Sector of operations worksheet, provide Debtor Reference Number and select the *Sector of Operation* from the dropdown list. Where there are two or more sector of operations for the same debtor, continue to add.

SEC

| DEBTOR-REF | SectorOfOperations1 | SectorOfOperations2 |
|---|---|---|
| 25 | Oil and gas | Manufacturing |
| 20 | Manufacturing | General: Hospitality/Le |
| 21 | Governments | |
| 22 | ACGSF (Agricultural Credit Guarantee Scheme Fund) | |
| 23 | General commerce | Power and energy |

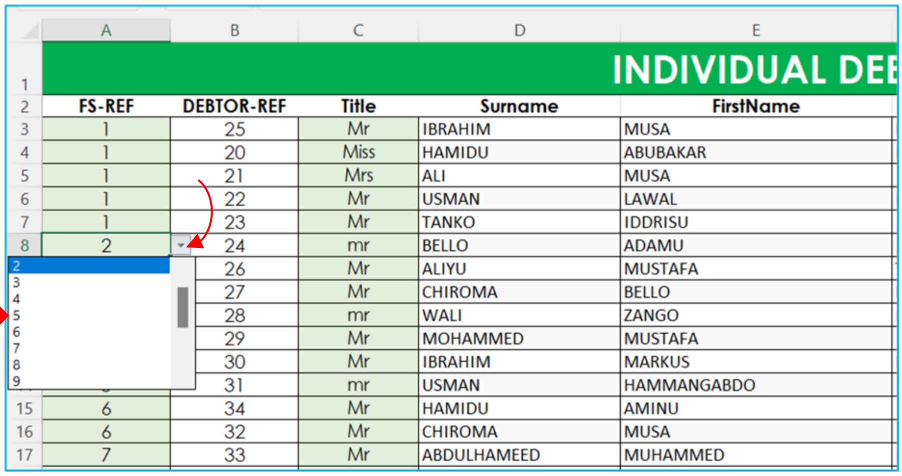
12. To add a **New Individual Debtor** information to the same Financing Statement, select **SAME** FS Reference Number or Code and provide the new debtor reference number for that Debtor. Then, provide all other valid data required as in previous first row.



| | A | B | C | D | E |
|---|---|---|---|---|---|
| 1 | INDIVIDUAL DEE | | | | |
| 2 | FS-REF | DEBTOR-REF | Title | Surname | FirstName |
| 3 | 1 | 25 | Mr | IBRAHIM | MUSA |
| 4 | 1 | 20 | Miss | HAMIDU | ABUBAKAR |
| 5 | 1 | 21 | Mrs | ALI | MUSA |
| 6 | 1 | 22 | Mr | USMAN | LAWAL |

13. Continue to add additional **Debtor** information to complete individual debtor list for that Financing Statement.

14. To begin entries for new financing statement, select the FS Reference Number or Code of the Financing Statement from the list, and add individual debtor information for that financing statement. Continue to add until all is entered.



| | A | B | C | D | E |
|---|---|---|---|---|---|
| 1 | INDIVIDUAL DEE | | | | |
| 2 | FS-REF | DEBTOR-REF | Title | Surname | FirstName |
| 3 | 1 | 25 | Mr | IBRAHIM | MUSA |
| 4 | 1 | 20 | Miss | HAMIDU | ABUBAKAR |
| 5 | 1 | 21 | Mrs | ALI | MUSA |
| 6 | 1 | 22 | Mr | USMAN | LAWAL |
| 7 | 1 | 23 | Mr | TANKO | IDDRISU |
| 8 | 2 | 24 | mr | BELLO | ADAMU |
| 2 | | 26 | Mr | ALIYU | MUSTAFA |
| 3<br>4 | | 27 | Mr | CHIROMA | BELLO |
| 5 | | 28 | mr | WALI | ZANGO |
| 6<br>7 | | 29 | Mr | MOHAMMED | MUSTAFA |
| 8 | | 30 | Mr | IBRAHIM | MARKUS |
| 9 | | 31 | mr | USMAN | HAMMANGABDO |
| 15 | 6 | 34 | Mr | HAMIDU | AMINU |
| 16 | 6 | 32 | Mr | CHIROMA | MUSA |
| 17 | 7 | 33 | Mr | ABDULHAMEED | MUHAMMED |

15. If the debtor is an institution - *Company, Cooperative, or Registered Business*, then click on the **InstitutionDebtor** sheet tab and provide Debtor Reference Number, *Institution Name, Business Registration No.*, by selecting the *Business Registration No. Prefix* from its dropdown list. Then, select *Debtor Type, Telephone, Country, State, Local Government Area, City/Town,* and *Address* in their respective field cells in the row.

16. If there are two or more institution debtors, continue to add new debtor information.

**INSTITUTION DEBTOR**

| FS-REF | DEBTOR-REF | Name | BusinessRegPrefix | BusinessRegNo | DebtorType |
|---|---|---|---|---|---|
| 1 | 40 | Neem Industries | BN_ | 78944442222 | Micro Business |
| 1 | 41 | Voltic Water Ltd. | COOP_ | 14788825478 | Small Business |
| 2 | 45 | Bel Ventures | BN_ | 3265987444 | Medium Business |
| 3 | 43 | Hull Blith | RC_ | 2587441111 | Small Business |
| 3 | 42 | EverReady Ghana | IT_ | 2587469877 | Medium Business |
| 6 | 44 | Sanyo Electronics | BN_ | 3654128795 | Large Business |
| 6 | 58 | Many Are Called | IT_ | 25874698304 | Small Business |
| 7 | 52 | RAP Consult | COOP_ | 60487540148 | Small Business |

17. Next, click on the **Collateral** sheet tab to add the Collateral details by selecting the FS Reference Number or Code of the Financing Statement that particular collateral relates from its dropdown list and then, provide all other collateral details ensuring to enter the Serial Number (for *Planes, Boats, Motor Vehicles, Plant and Machinery* collaterals) and Description of the collateral.

**COLLATERAL DETAILS**

| FS-REF | CollateralTypes | SerialNo |
|---|---|---|
| 1 | Farm products | |
| 1 | Inventory | |
| 2 | Plants and Machinery | 78855555 |
| 2 | timber | |
| 3 | motor vehicle | 1522222 |
| 3 | fixtures | |

18. After successfully filling collateral details, and all other financing statement detail on FS Bulk Upload Utility file, click on the **Generate File** button. Generate File

19. Clicking the **Generate File** button, generates the **FS Batch** file and return the success notification dialog window.

Microsoft Excel

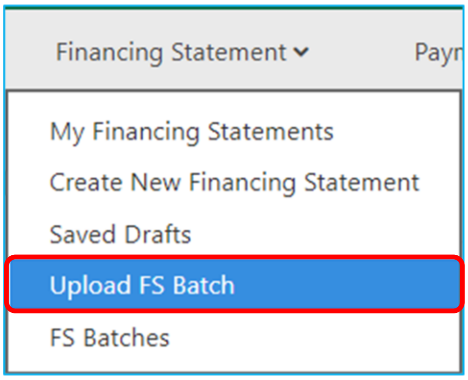
Batch successfully generated

20. Click **OK** to continue and **Save** the file.

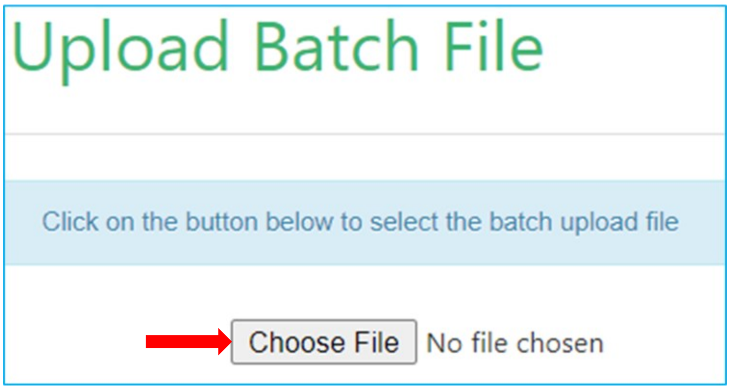
**To Upload FS Batch File:**

21. Login to the application with you **Login id** and **Password.**

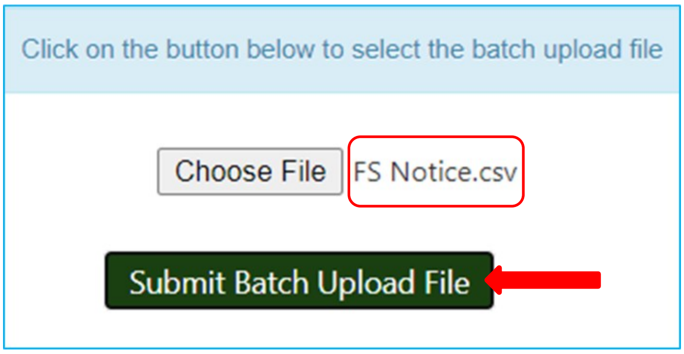
22. Click on the **Financing Statement** menu and select **Upload FS Batch**.



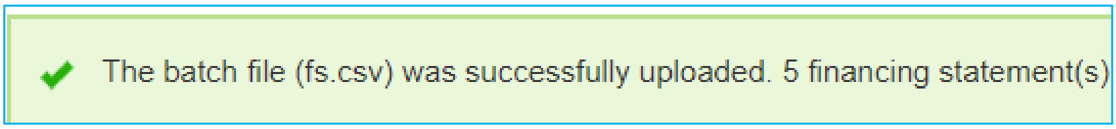

23. This displays the **Upload Batch File** page.



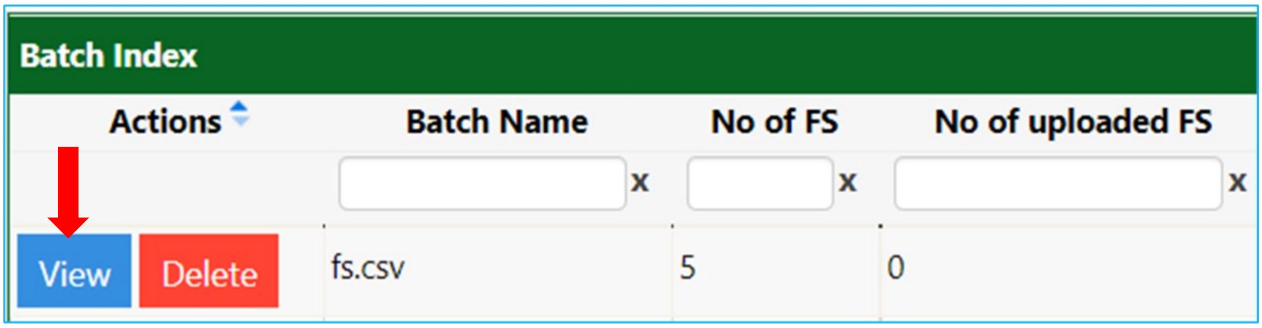

24. Click on the **Choose File** button to upload the Batch file and then click on the **Submit Batch Upload File** button.




25. Clicking the **Submit Batch Upload File** button, uploads the batch and returns a success notification on page with list of uploaded batch files.




26. From the **Batch File List** page, click on the **View** button of the uploaded batch to view FS lists.

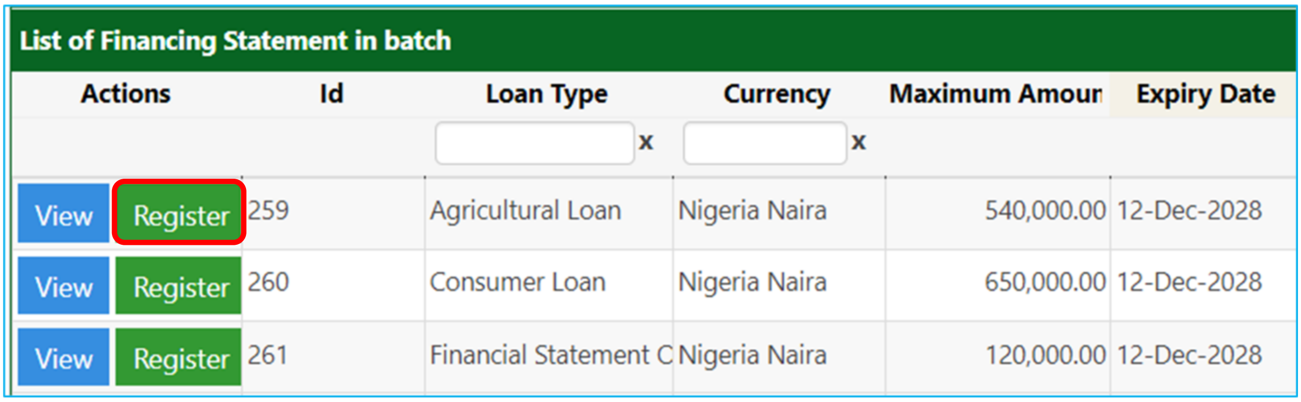


**Batch Index**

| Actions | Batch Name | No of FS | No of uploaded FS |
|---|---|---|---|
| View Delete | fs.csv | 5 | 0 |

27. From **View FS Batch Details** page, you may then click the **Register All** button  all register financing statements or the **Register** button of each FS to register singly.

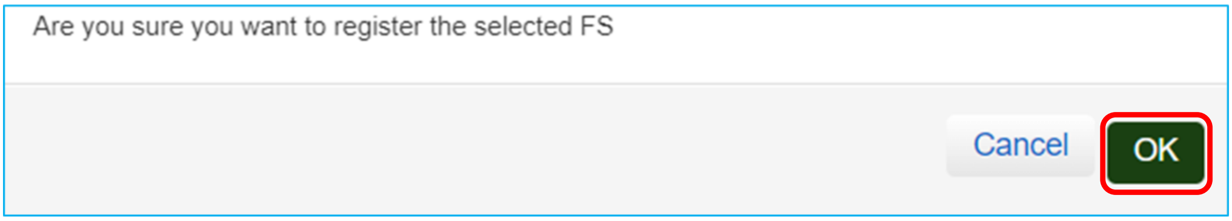




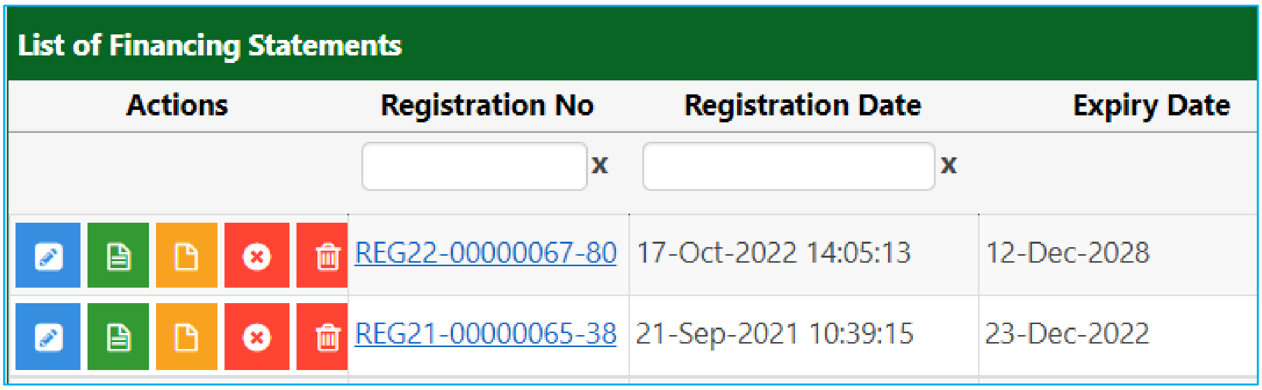
**List of Financing Statement in batch**

| Actions | Id | Loan Type | Currency | Maximum Amour | Expiry Date |
|---|---|---|---|---|---|
| View Register | 259 | Agricultural Loan | Nigeria Naira | 540,000.00 | 12-Dec-2028 |
| View Register | 260 | Consumer Loan | Nigeria Naira | 650,000.00 | 12-Dec-2028 |
| View Register | 261 | Financial Statement C | Nigeria Naira | 120,000.00 | 12-Dec-2028 |

28. The confirmation dialog window is displayed. Click **OK** to confirm action or Cancel to decline.




29. Upon clicking OK, financing statement(s) are successfully registered.




## HOW TO HANDLE PENDING TASKS

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

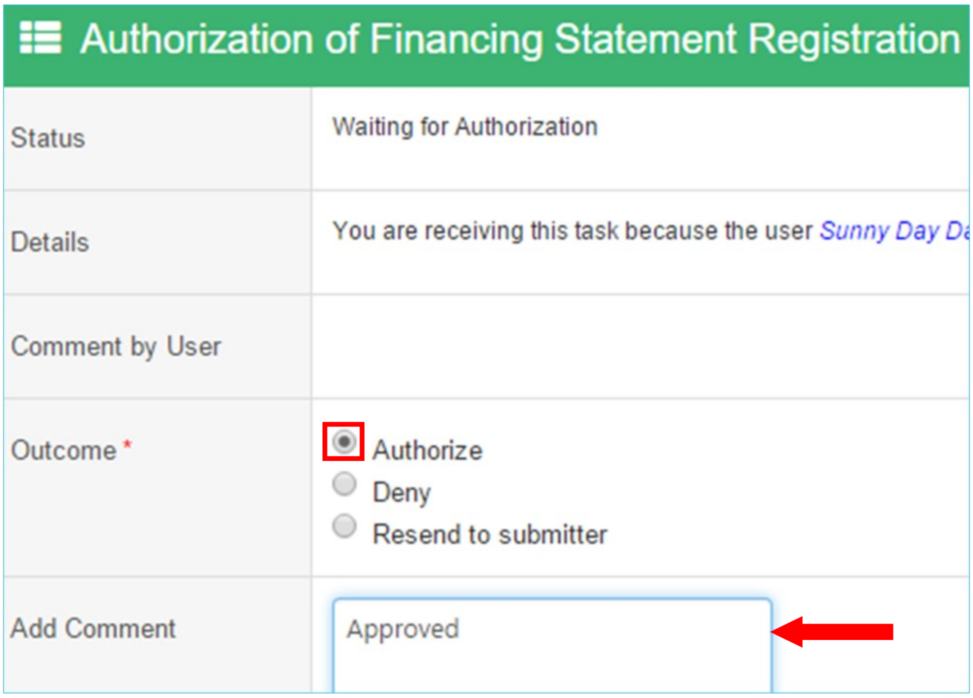
**To Handle Tasks From the Dashboard:**

1. Login to the application with your **Login id** and **Password.**
2. From the **Dashboard** page, under **Latest Pending Tasks**, pending tasks requiring user attention will be logged as ***"Registration of Financing Statement - Waiting for Authorization"***.


3. Click the highlighted text ***"Registration of Financing Statement"***.
4. This displays the **Task Handle** page where you may review the ***Loan Information, Secured Creditor, Debtor*** and ***Collateral*** details by clicking on its heading to expand or collapse the details.

5. Scroll down to the **Authorization** section and select **Authorize** to approve the registration, **Deny** to terminate, or **Resend to Submitter** to return to the Financing Statement notice to the Client or FS Officer for editing and resubmission.

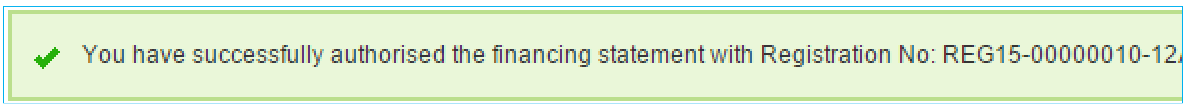
6. To authorize a financing statement for registration, choose the **Authorize** option and enter authorizer comments for the registration, in the *Add Comment* box.




7. Then click on the **Submit** button. 


8. A confirmation dialog message is displayed, requesting user to confirm the submission. Click **OK** to confirm and continue or **Cancel** to return to previous page.

9. Upon authorization and submission of the financing statement, the success confirmation message is displayed on screen.

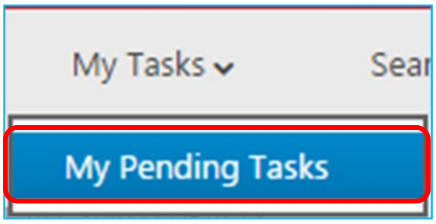



## OPTION 2 – USING THE TASK MENU

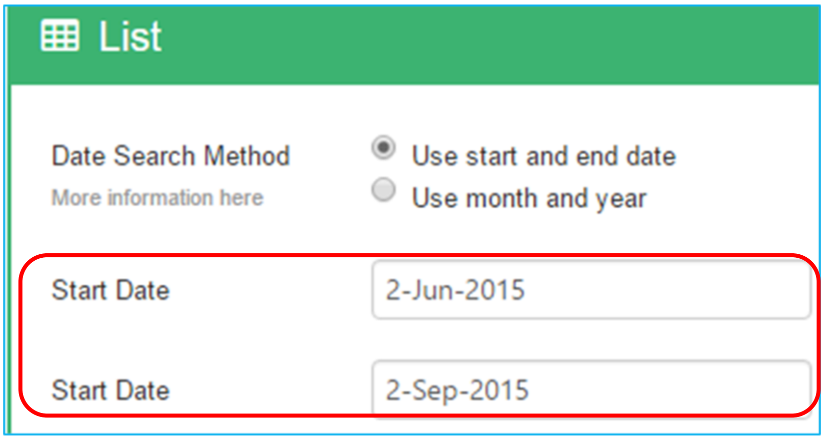
**To Handle Pending Tasks From the Task Menu:**

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

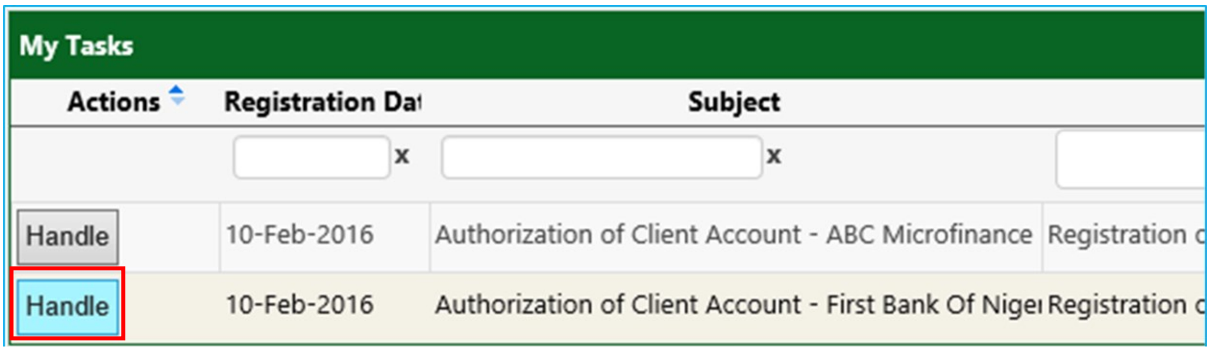
2. Click the **Task** Menu and Select **My Pending Tasks**.




3. From **My Pending Task** page, search for a pending task by entering your search dates and then click the **Submit Search** button to submit your search request.




4. After your search results are displayed, move to **My Tasks** section, and click on the **Handle** button of the task to be handled.




5. This displays the **Task Handle** page.

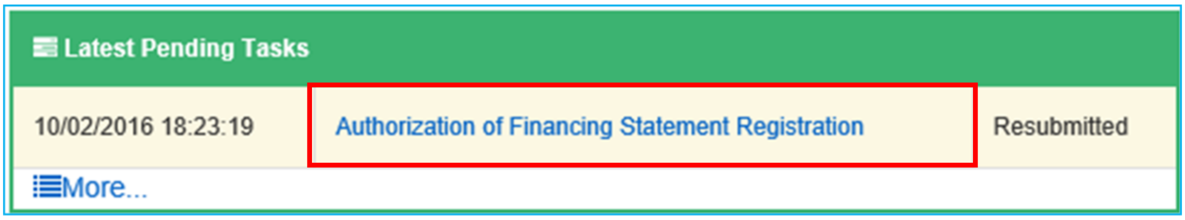
*6.* From the **Task Handle** page, follow steps **4** to **9** outlined in *Handling Pending Task from the Dashboard*.

## HOW TO EDIT A RESUBMITTED FINANCING STATEMENT

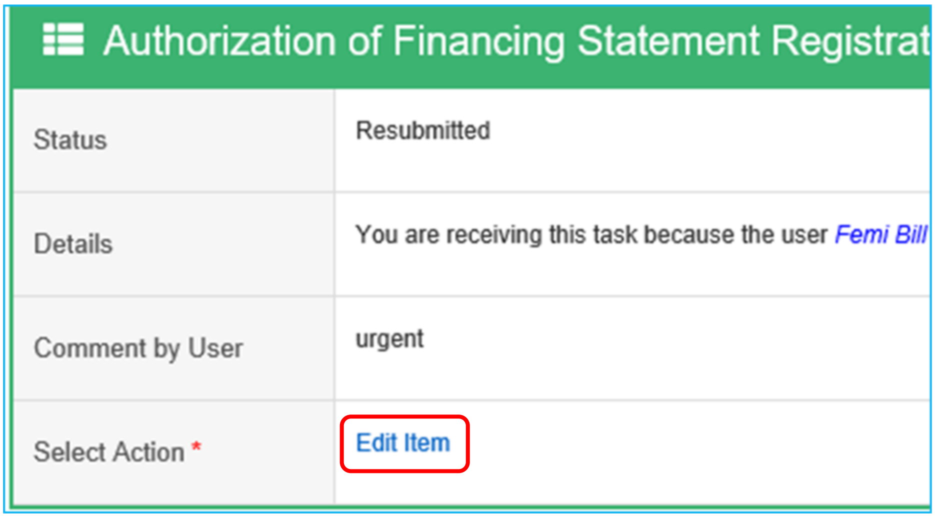
After the Client Authorizer has resubmitted the Financing Statement to the Client Officer to edit, the resubmitted financing statement is logged under pending task of the Client Officer.

**To Edit a Resubmitted Financing Statement:**

1. Login to the application with your **Login id** and **Password**.
2. From the Dashboard, under **Latest Pending Task,** the resubmitted financing statement notice task shall read ***"Authorization of Financing Statement Registration……… Resubmitted."***.



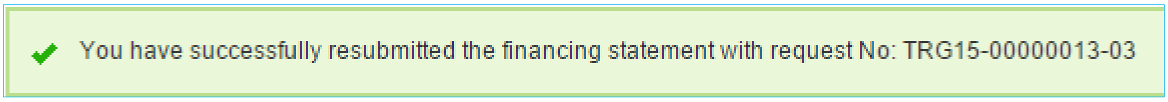

3. Click the highlighted text ***"Authorization of Financing Statement Registration"*** to display the **Task Handle** page. The task handle page may also be accessed using **My Tasks** Menu.
4. Scroll down to the **Authorization** section and click the **Edit Item** to display financing statement for edit.




5. Edit the fields to be changed by making sure that mandatory data required have been provided.
6. Check the **Acknowledgement** box with inscription: ***"I have obtained the debtor's authorization to enter this information in the National Collateral Registry of Nigeria"*** and click the **Resubmit Changes** button   to resubmit for authorization.

7. A preview of the Financing Statement information entered is displayed on the screen for final review. Click the **Resubmit Changes** button to confirm submission and complete.

8. Upon successful resubmission the confirmation message is displayed.



# 8.0 POST REGISTRATION ACTIVITIES

## HOW TO REGISTER AMENDMENT ON A FINANCING STATEMENT

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

- Update
- Transfers
- Subordination

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

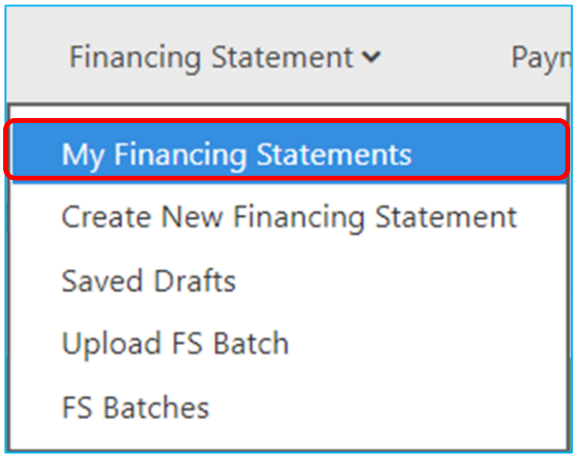
### HOW TO UPDATE A REGISTRATION

Any changes to the financing statement registration involving 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.

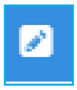
2. Select **My Financing Statements** from the dropdown to open the **My Financing Statements** page.

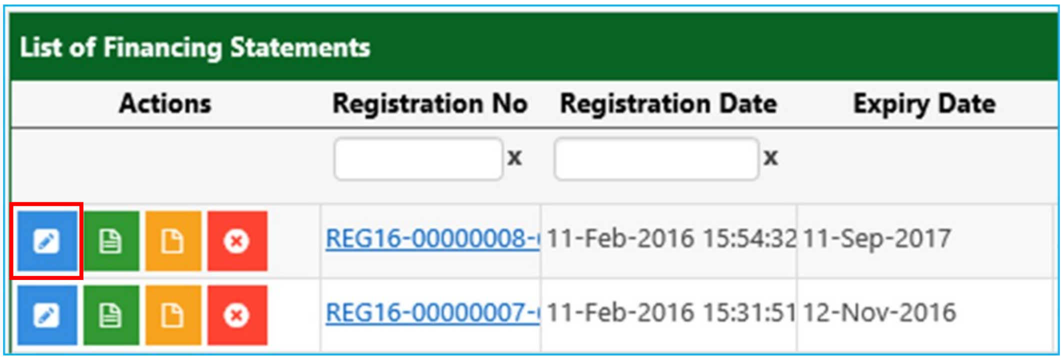



3. From the **My Financing Statements** page, you may filter to search for the financing statement by start date and end date, using parameters from the dropdown list. The default selection is ***"Active Financing Statements"***.

4. Then, click on the **Submit Search** button to search.

5. From the ***Actions*** column, under ***List of Financing Statements***, click on the **Amend** button of the financing statement requiring an update registration.

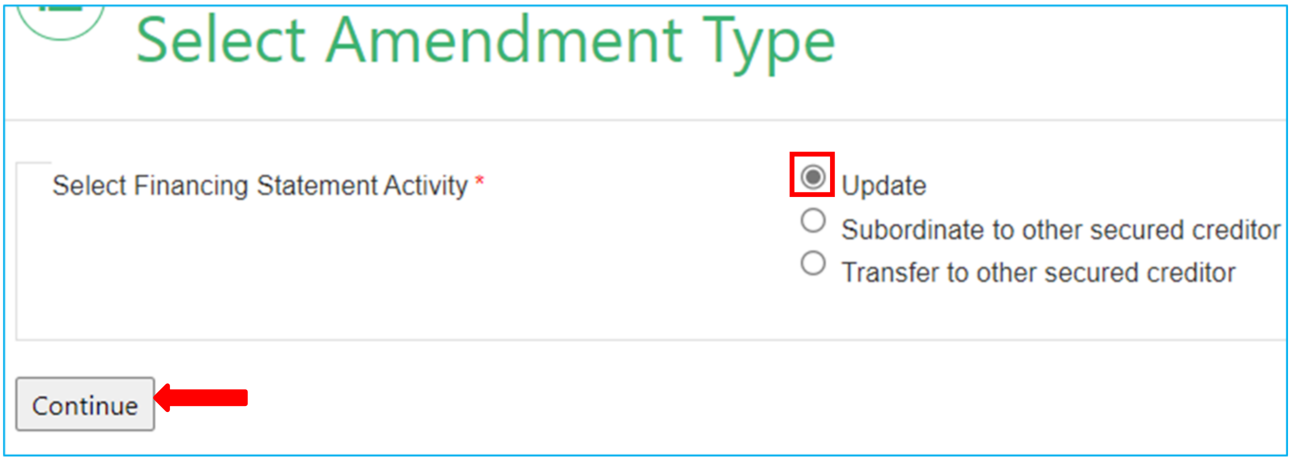




**List of Financing Statements**

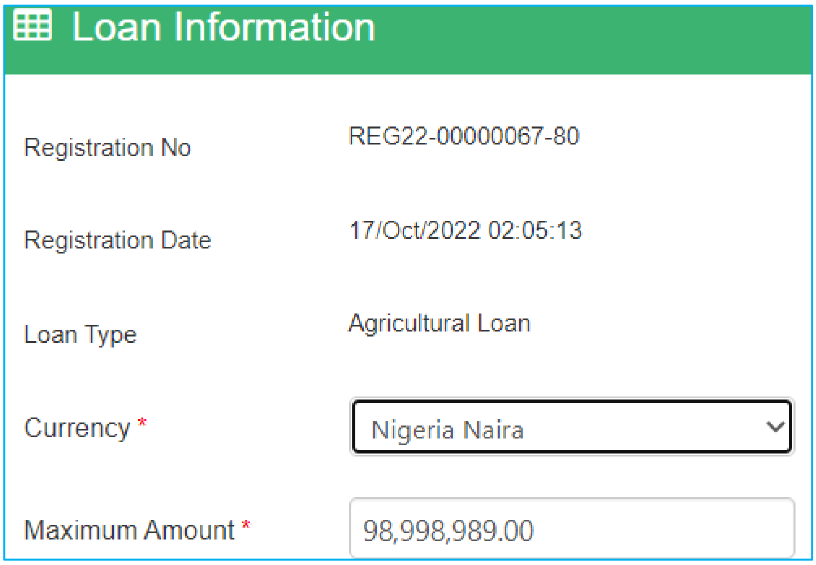
| Actions | Registration No | Registration Date | Expiry Date |
|---|---|---|---|
| | REG16-00000008-( | 11-Feb-2016 15:54:32 | 11-Sep-2017 |
| | REG16-00000007-( | 11-Feb-2016 15:31:51 | 12-Nov-2016 |

6. This displays the **Select Amendment Type** page.




7. Select **Update** and click the **Continue** button to display the **Financing Statement Amendment** page.

8. Edit the financing statement to record your change. Note that, except for ***Registration No.***, ***Registration Date,*** and ***Loan Type***, all other fields on the financing statement can be amended.




9. Ensure data on all mandatory fields has been provided.

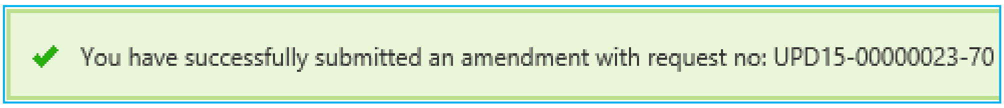
10. Then, check the acknowledgement box which says **I have obtained the debtor's authorization to enter this information in the National Collateral Registry of Nigeria**.

11. To register the financing statement, click the **Submit Update of financing statement** button 

to register the update.

12. 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.

13. 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:**

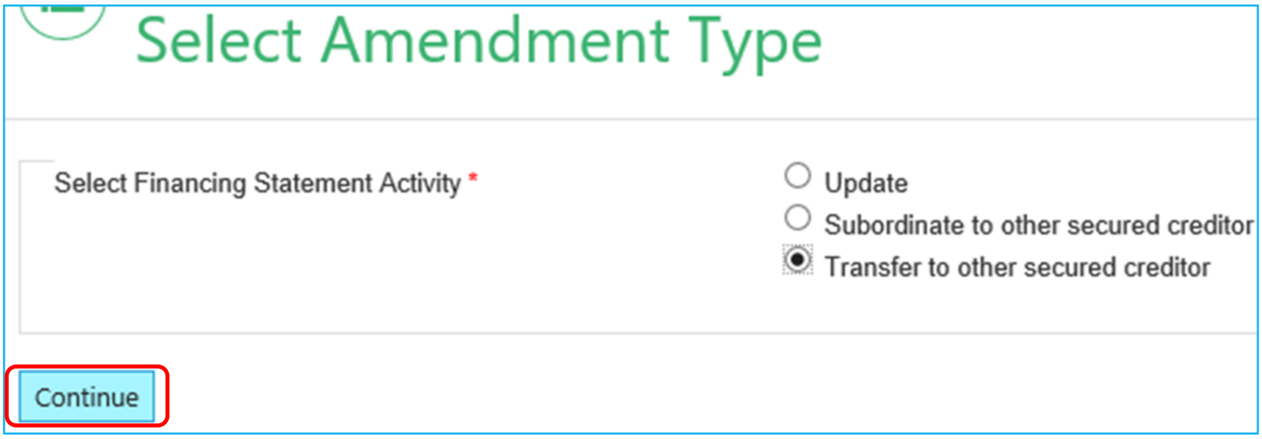
1. Follow steps outlined in *How To Update A Registration* by entering the New Expiry Date in the Expiry Date box.


## How To Register Transfer On A Financing Statement

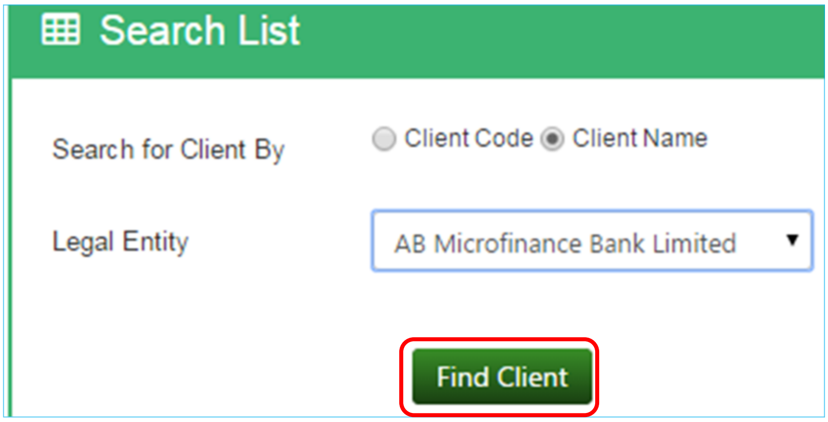
Transfer is the assignment of an entire registered Financing Statement from one client to another. Upon the successful submission of the transfer, the financing statement is sent to the Transferee Authorizer for authorization before the assignment is registered. After the successful registration of full 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. Follow steps **1** to **7** outlined in *How To Update A Registration* by selecting **Transfer to Other Secured Creditor**.

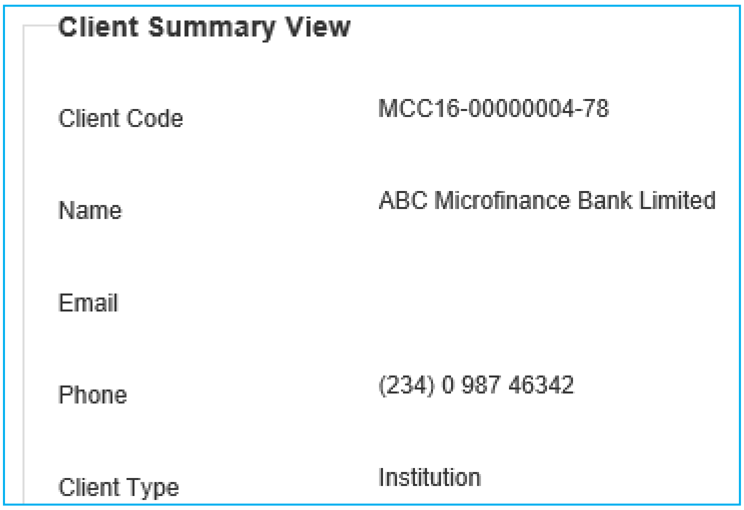



2. This displays the **Select Client** page.




3. From 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.

4. The **Client Summary View of the Transfer** is displayed.

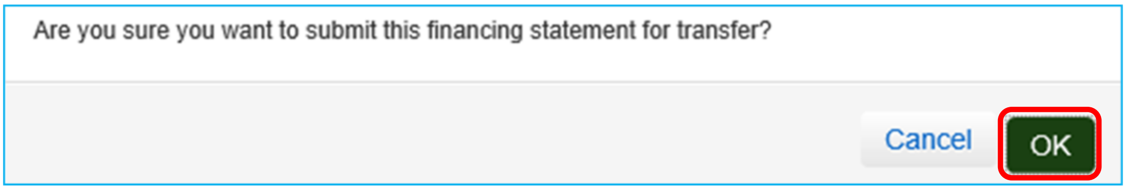



5. Confirm Transferee details, and then click on the **Continue with this Client** button.


6. 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 financing statement.

7. Clicking the **Submit Transfer Request** displays the confirmation dialog page. Click **OK** to continue or **Cancel** to end and return to previous page.



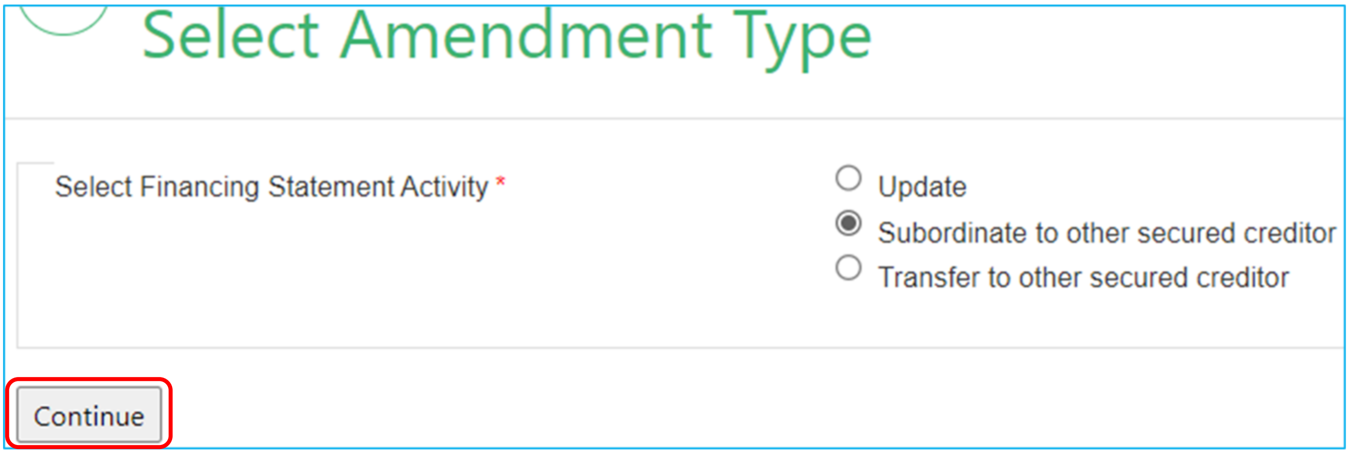

8. Click **OK** to complete.
9. A confirmation message as shown below is displayed to show the success of the transfer registration.


### How To Subordinate A Financing Statement

Subordination 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 can perform subordinations.

**To Subordinate a Financing Statement:**

1. Follow steps **1** to **7** outlined in *How To Update A Registration* by selecting **Subordinate to Other Secured Creditor**.




2. Then, follow steps **2** to **4** of How to *Register a Transfer on a Financing Statement* to display the **Beneficiary Subordinating Client** detail.

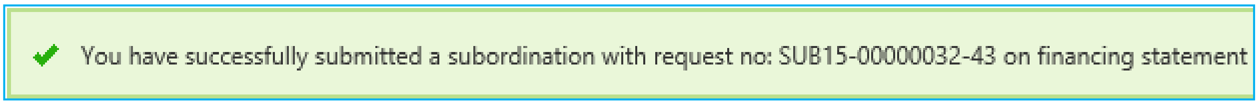
3. Clicking the **Continue with this Client** button displays the **Subordination** page with full details of the **Beneficiary Subordinating Secured Creditor Client**. Click on the **Submit Subordination** button 

to Subordinate priority on the collateral to the new client.

4. Clicking the **Submit Subordination** button displays the confirmation dialog page. Click **OK** to continue or **Cancel** to end and return to previous page.

5. Click **OK** to complete.

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

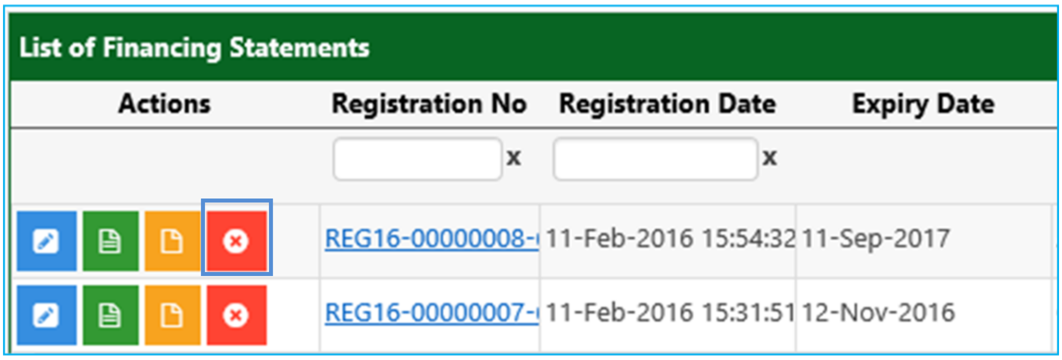



## HOW TO CANCEL A FINANCING STATEMENT

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. Follow steps **1** to **5** outlined in *How To Update A Registration* by clicking on the **Cancel Financing Statement** button  of the financing statement to be cancelled.



| List of Financing Statements | | | |
|---|---|---|---|
| Actions | Registration No | Registration Date | Expiry Date |
| | REG16-00000008- | 11-Feb-2016 15:54:32 | 11-Sep-2017 |
| | REG16-00000007- | 11-Feb-2016 15:31:51 | 12-Nov-2016 |

2. This displays the **Cancellation of Financing Statement** page.

3. Click the **Submit Cancellation** button 

to register the cancellation notice.

4. When the confirmation dialog window is displayed, click **OK** to continue or **Cancel** to return to the previous page.

5. Upon successfully registering the cancellation, the confirmation message is displayed.

✔ You have successfully submitted a cancellation with request no: FDI16-00000005-75

## HOW TO CANCEL A FINANCING STATEMENT DUE TO ERROR

Financing Statements which require removal from the Registry because there were registered in error or fraudulently, will have to be deleted from the system and not be used for reporting or searches. Such financing statements need to be cancelled from the system by registering a cancellation due to error notice.

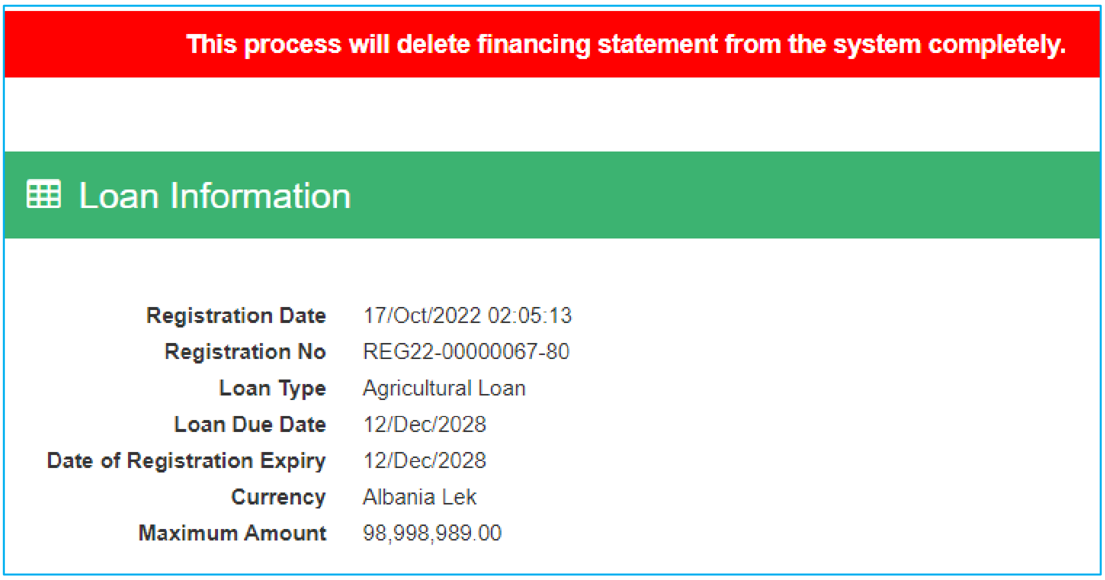
**To Cancel Financing Statement Due To Error:**

1. Follow steps **1** to **5** outlined in *How To Update A Registration* by clicking **Cancellation Due to Error** button of the financing statement to be deleted entirely from the registry.

**List of Financing Statements**

| Actions | Registration No | Registration Date | Expiry Date |
|---|---|---|---|
| | x | x | |
| | REG22-00000067-80 | 17-Oct-2022 14:05:13 | 12-Dec-2028 |
| | REG21-00000065-38 | 21-Sep-2021 10:39:15 | 23-Dec-2022 |

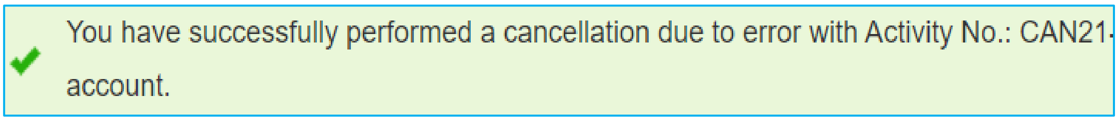
2. This displays **Cancellation Due To Error** page with warning that, the process you are about taking will delete the financing statement entirely from the Registry.




3. Click the **Cancel Due to Error** button  to cancel the registration and delete it from the system.


4. Clicking the button displays the dialog window requesting for confirmation of your action. Click the **OK** button to confirm cancellation of the financing statement due to error or click the **Cancel** button to return to the previous page.

5. After successful registration of cancellation due to error on the financing statement, the confirmation message is displayed.



# 9.0 PAYMENTS

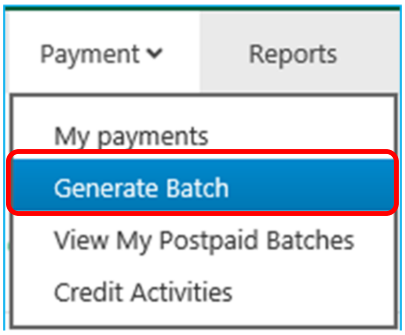
Fees are charged on transactions such as search and registration of financing statements. Payment for transactions can be through online WebPay (for Unregistered clients, paying for search) or DirectPay with CBN's designated PayPoint merchant - Interswitch. For clients with Postpaid Account status, transactions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

## HOW TO GENERATE A BATCH

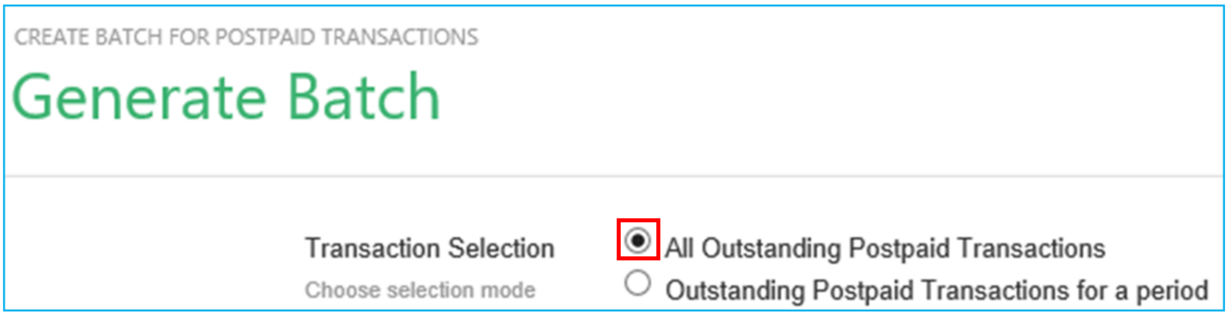
To settle payments for client's outstanding Postpaid transactions in the system, you must generate the transaction batch.

**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.



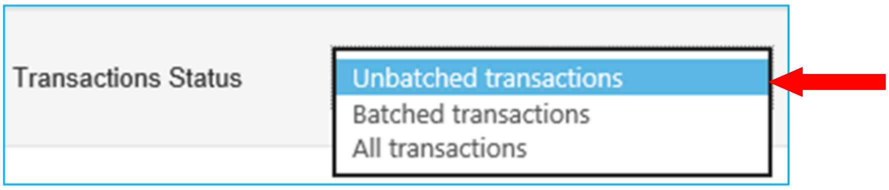

3. This displays the **Generate batch** page.
4. Indicate the **Transaction Selection** type by selecting any of the two options.




5. To generate batch on all outstanding Postpaid transactions select the option **All Outstanding Postpaid Transactions**. To generate batch on outstanding Postpaid transactions per period, select the option **Outstanding Postpaid Transaction for a period**.

6. Selecting **All Outstanding Postpaid Transactions,** displays three (3) options from which to generate the batch by transaction batch status.

7. Choosing **Unbatched Transactions,** displays all outstanding Postpaid transactions yet to be batched.

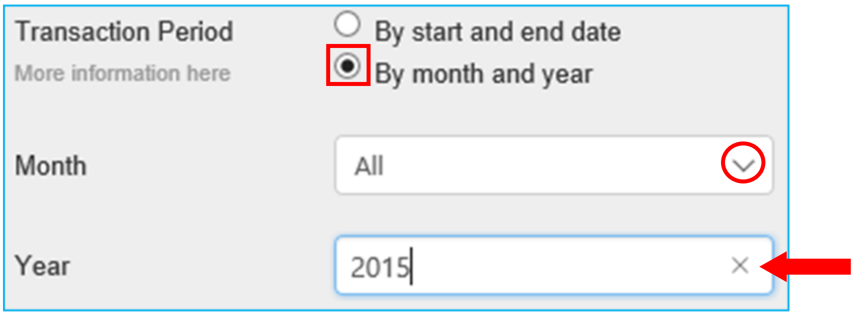



8. Selecting **Batched Transactions,** displays all outstanding batched Postpaid transactions yet to be settled or paid.

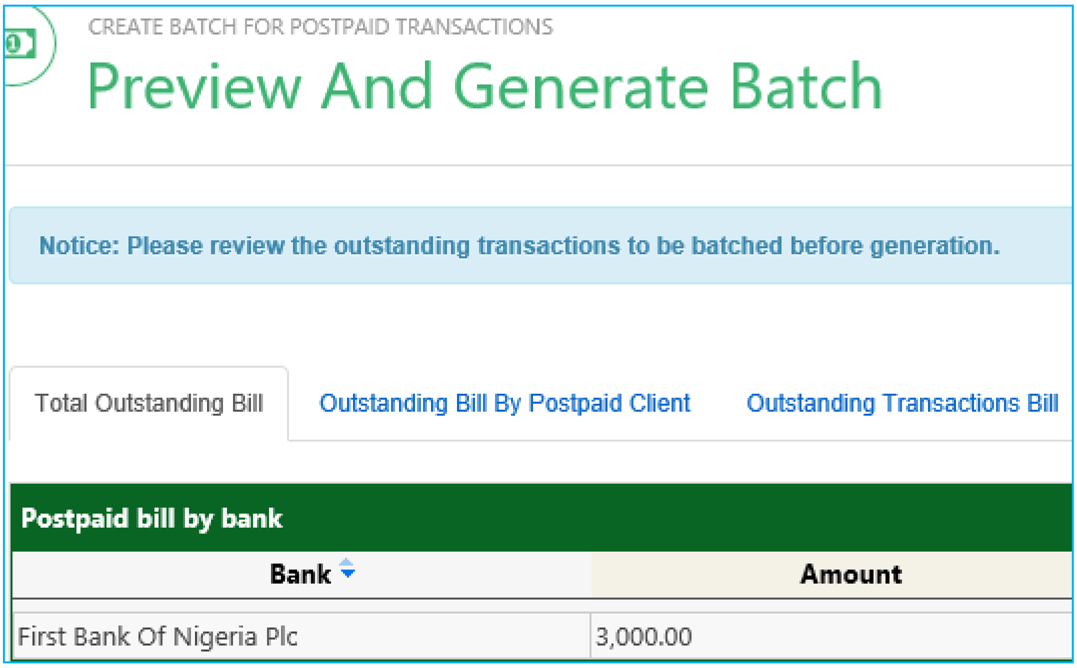
9. Then, choosing **All Transactions,** displays all outstanding Postpaid transactions batched or unbatched.

10. Enter the **Date** period by indicating date range and then click on the **Continue to Preview Batch**


. to generate the batch per the parameters set.

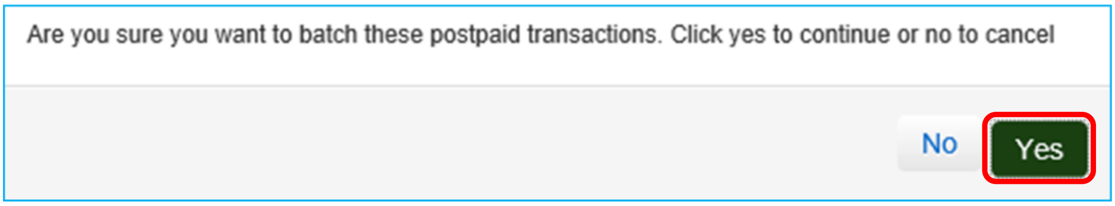



11. This displays the **Batch Preview** page.




12. Preview transactions and then click on the **Generate Batch** button. 


13. The confirmation dialog window is displayed, requesting you to confirm action.

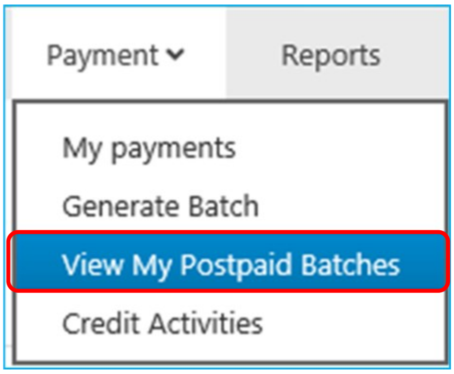



14. Click **YES** to continue and generate batch to complete.

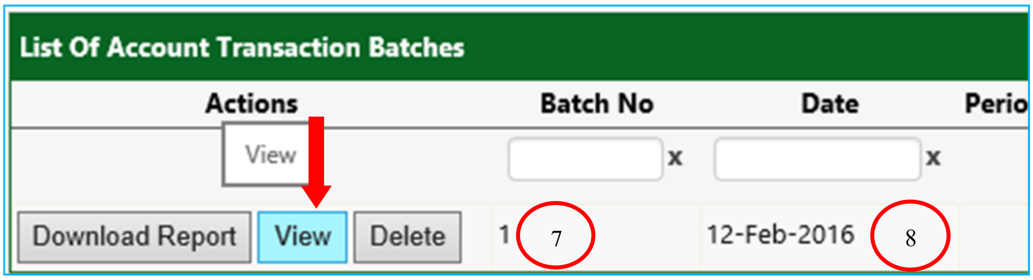
## HOW TO VIEW BATCH DETAILS

**To View Details of a Batch**:

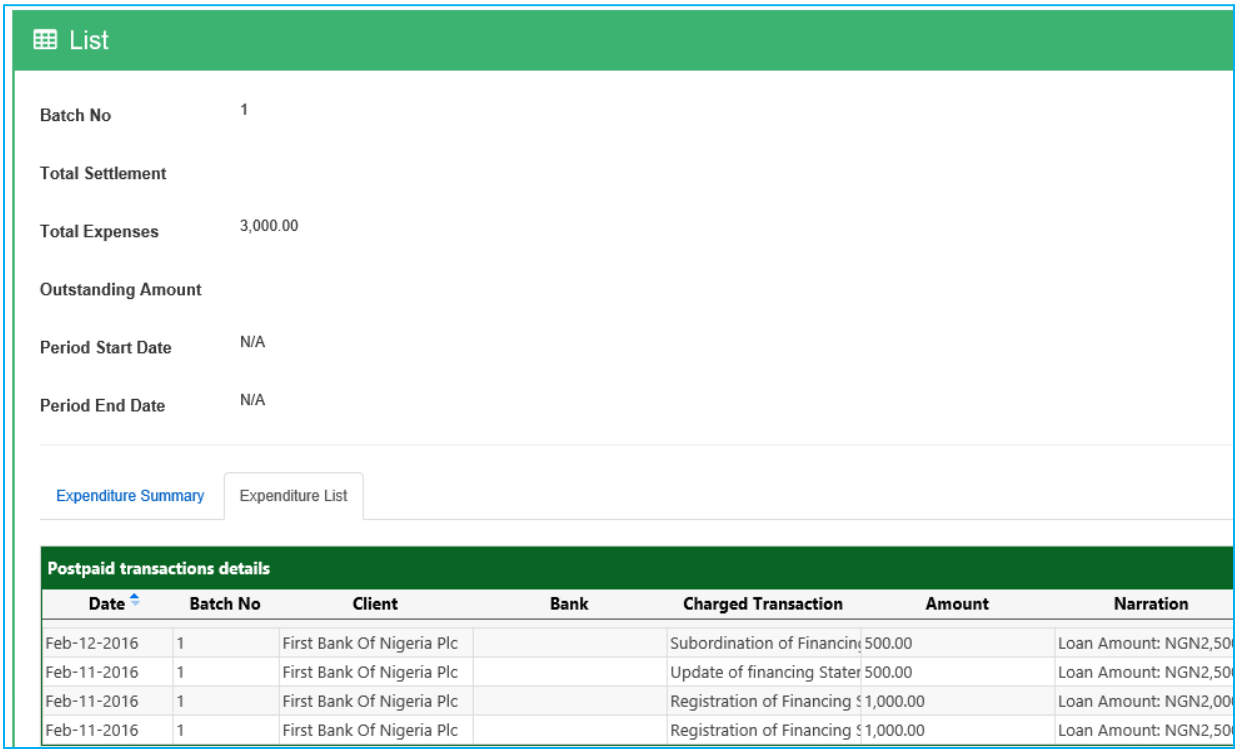
1. Login to the systems with your **Login id** and **Password**.
2. Click on the **Payment** menu and select **View My Postpaid Batches** or **View Client Postpaid Batches** from the dropdown list depending on your assigned role.




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



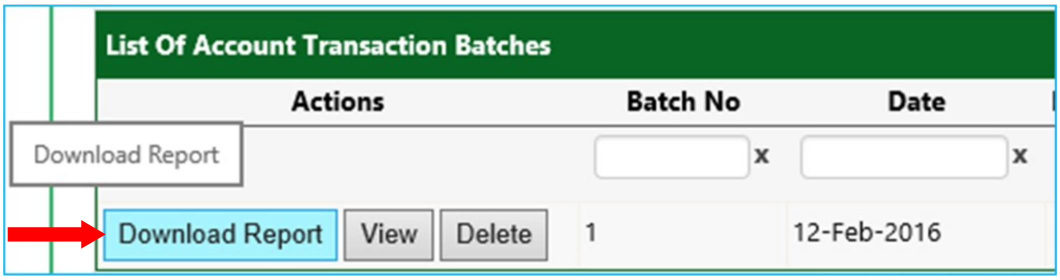

7. The batch is listed and numbered.
8. The date, the batch is generated is also displayed.
9. Click on the **View** button of the batch to view batch details.




## HOW TO DOWNLOAD A BATCH

**To download a batch:**

1. Follow steps outlined in *How to View Details of a Batch* by clicking on the **Download Report** button of the batch to download a PDF format of the report which may be saved to disk.




2. The downloaded batch report shows batch details.

## 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**

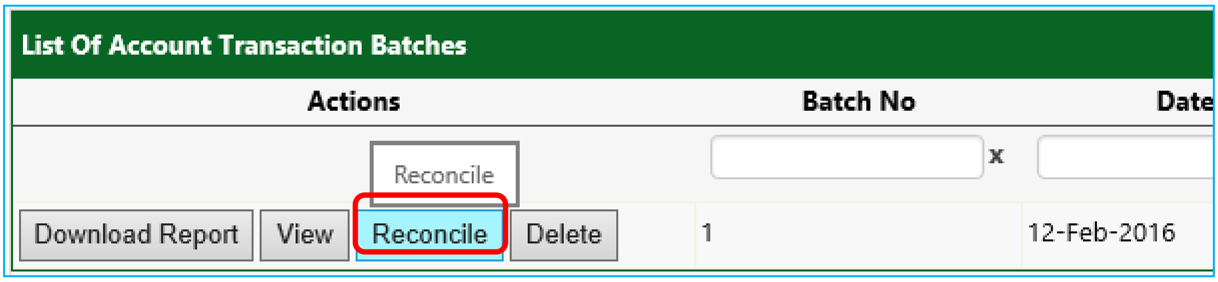
| Transaction | Fee (NGN) | Quantity | Amount (NGN) |
|---|---|---|---|
| Registration of Financing Statement | 1,000.00 | 2 | 2,000.00 |
| Subordination of Financing Statement | 500.00 | 1 | 500.00 |
| Update of financing Statement | 500.00 | 1 | 500.00 |
| | | | **3,000.00** |

# HOW TO RECONCILE A BATCH

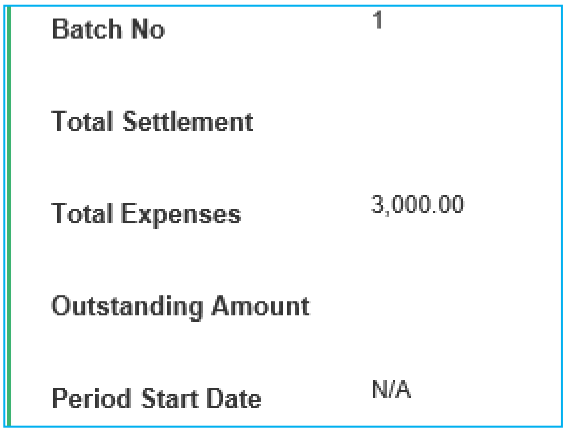
After generating client transaction batch, you can make payment and then reconcile your postpaid account.

**To Reconcile a Batch**:

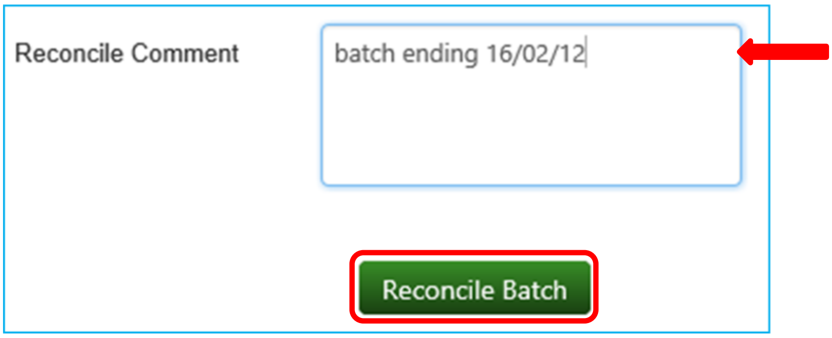
1. Follow steps outlined in *How to View Details of a Batch* by clicking on the **Reconcile** button of the batch to reconcile.



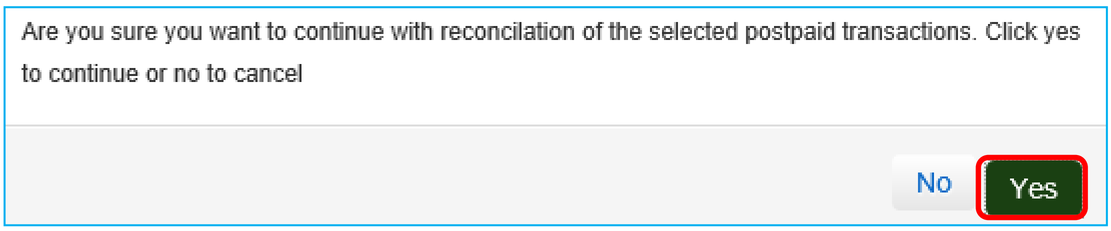

2. This displays the **Reconcile** page with summary of total batch expenses.




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




4. Wait for success message to be displayed.

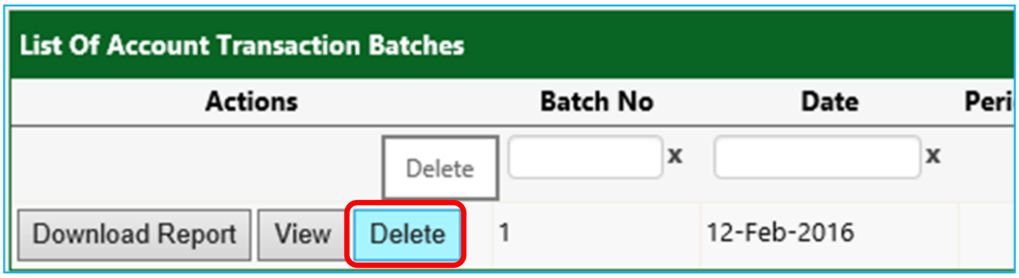



5. Click **YES** to complete the reconciliation.

## HOW TO DELETE A BATCH

**To delete a batch:**

1. Follow steps outlined in *How to View Details of a Batch* by clicking on the **Delete** button of the batch to be deleted.




2. This displays the **Delete** page.

3. From the **Delete** page displayed, click on the **Delete** button to complete.

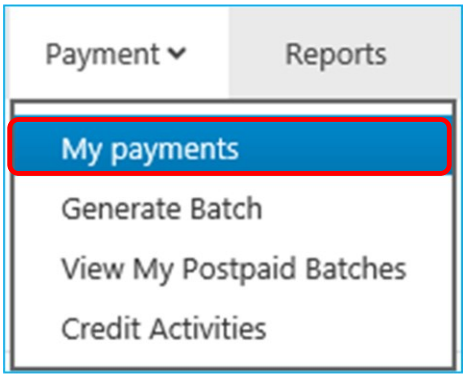
## HOW TO VIEW YOUR PAYMENT SETTLEMENTS

Clients can view their payment settlements using **My Payments** menu.

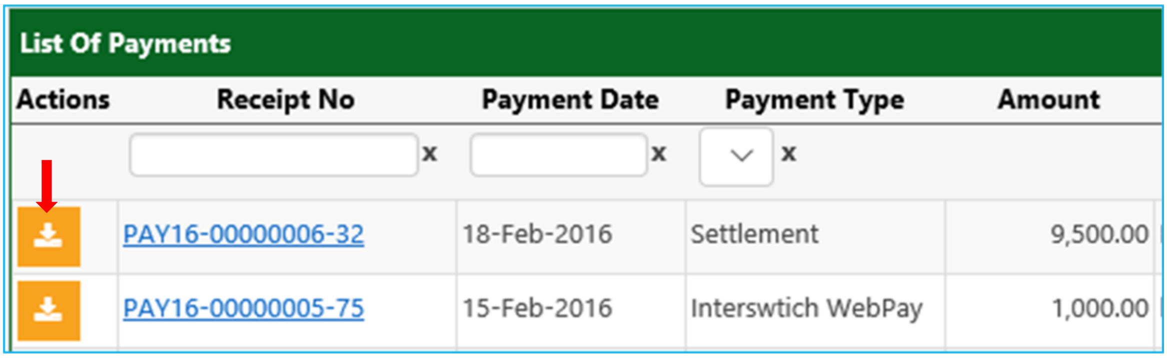
**To View Your Payment Settlements:**

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

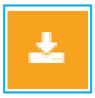
2. Click the **Payment** menu and select **My Payments** from the drop-down list.




3. This displays the **Payment** page.



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

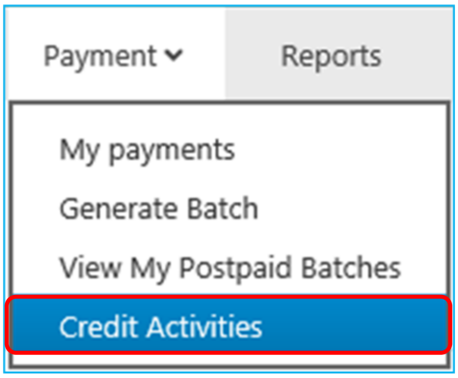
5. To download the payment detail, click on the **Download** button  of the specific payment transaction and save.

# HOW TO VIEW CLIENT CREDIT ACTIVITIES:

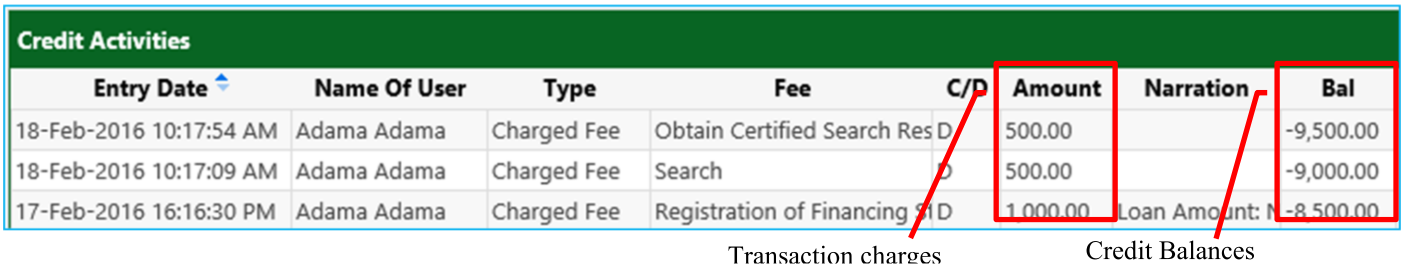
**To View Client Credit Activities:**

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 is displayed with client's Postpaid account credit activities summary balance and detail transaction charges debited on the account.



**Credit Activities**

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

# 10.0 PERFORMING A SEARCH

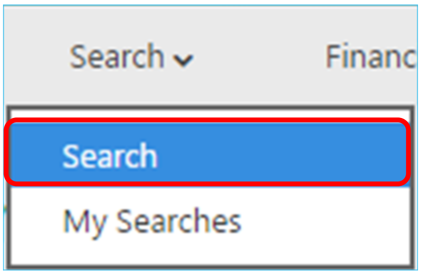
Search for the existence of security interest on asset in the Collateral Registry officially by debtor **Identification Number** using the debtor's Business Registration Number if an institution or ***Biometric Verification Number*** if individual. You may also search the Registry by Collateral Serial Number in the case of serial numbered collaterals.

## HOW TO SEARCH BY DEBTOR ID NUMBER

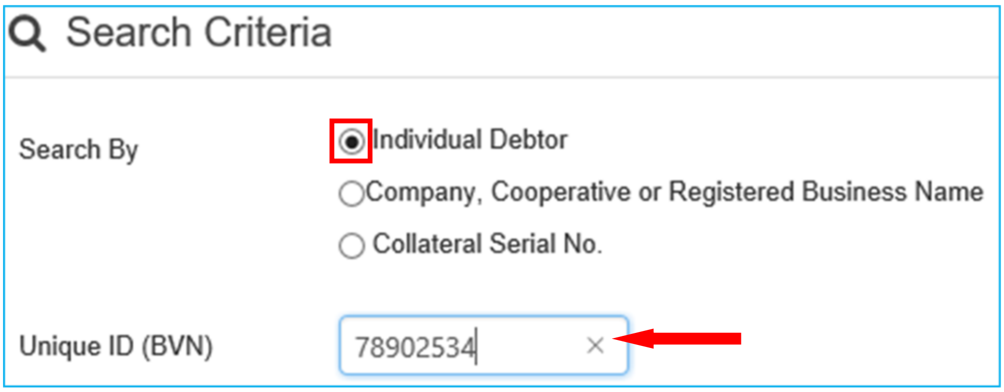
You may search for the existence of security interests on an asset in the Registry by ***Debtor Identification Number***.

**To Search 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 to display the **Search Financing Statement** page.




3. Indicate your Search criteria by selecting your option.
4. To search by individual debtor, click in the option that says **Individual Debtor** and enter the Biometric Verification Number in the ***Unique ID (BVN)*** field box.

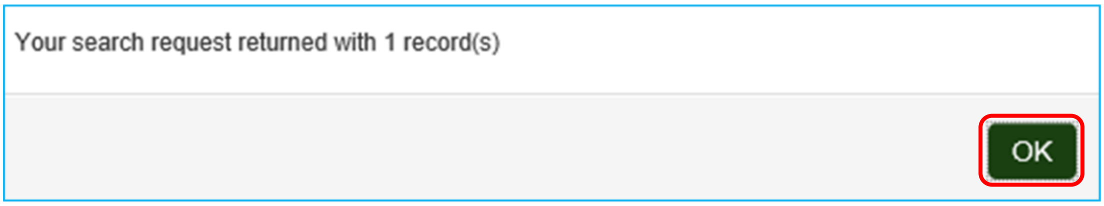



5. To search by company, cooperative or registered business, choose the **Company, Cooperative or Registered Business Name** option and enter the Business Registration Number in the *Business Registration Number* box that is displayed by selecting a prefix.

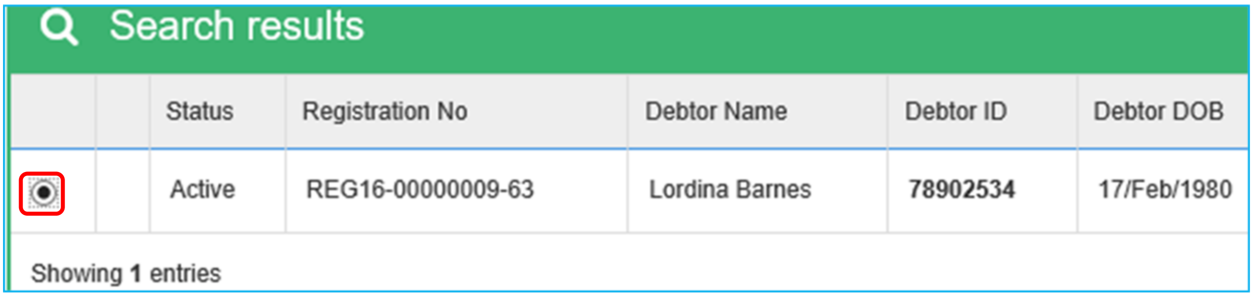
6. Then, click on the **Submit Search Request** button 

to submit search request.

7. After submitting search request, a notification dialog window showing number of search items found per the search parameter entered, is displayed.




8. Click **OK** to display the **Search Results**.


Search results

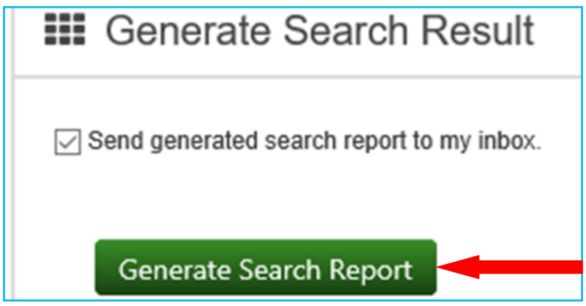
| | | Status | Registration No | Debtor Name | Debtor ID | Debtor DOB |
|---|---|---|---|---|---|---|
| ◉ | | Active | REG16-00000009-63 | Lordina Barnes | 78902534 | 17/Feb/1980 |

Showing 1 entries

9. To view and generate the search report, select item by checking its box, and then click on the **View and Generate Search Report** button 

to generate search certificate.

10. You may also request for a copy of the Search Certificate to be emailed to your inbox by checking the box, ***Send generated search report to my inbox*** and then click on the **Generate Search Report** button.

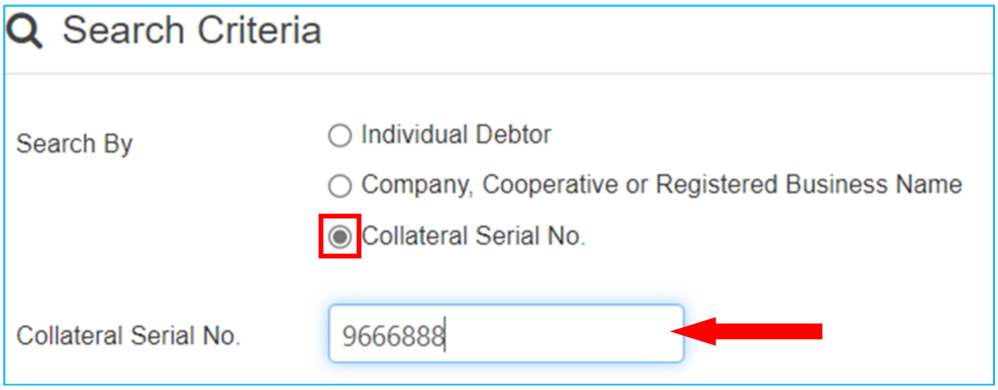


## HOW TO SEARCH BY COLLATERAL SERIAL NUMBER

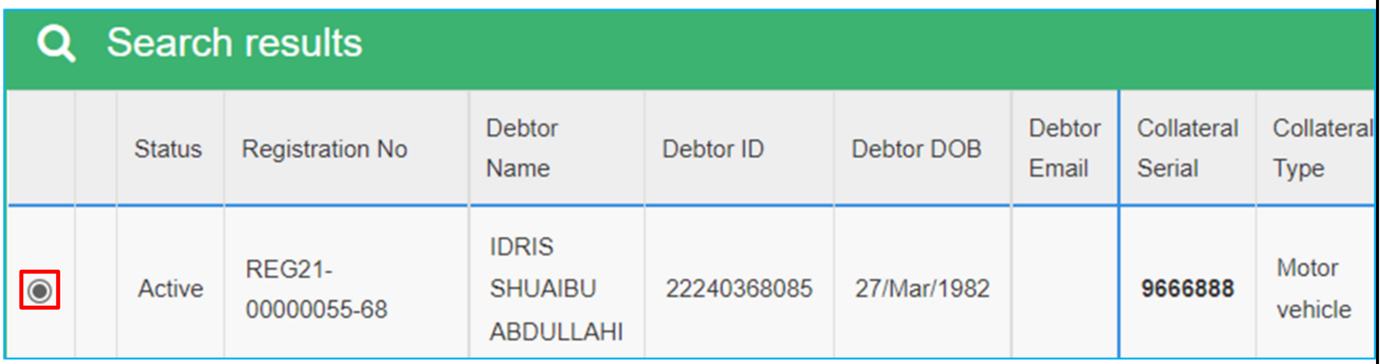
You may search for the existence of a security interest in an asset by Collateral Serial Number.

**To Search by Collateral:**

1. Follow steps outlined in *How to Search by Debtor ID Number* by selecting the **Collateral Serial No.** option and entering the Collateral Serial Number in the *Collateral Serial No.* box.




2. This displays the search result on screen.



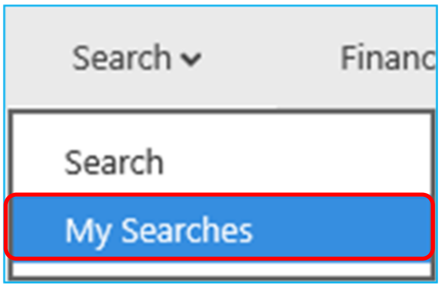

## HOW TO VIEW YOUR PREVIOUS SEARCHES

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

**To View Previous Searches:**

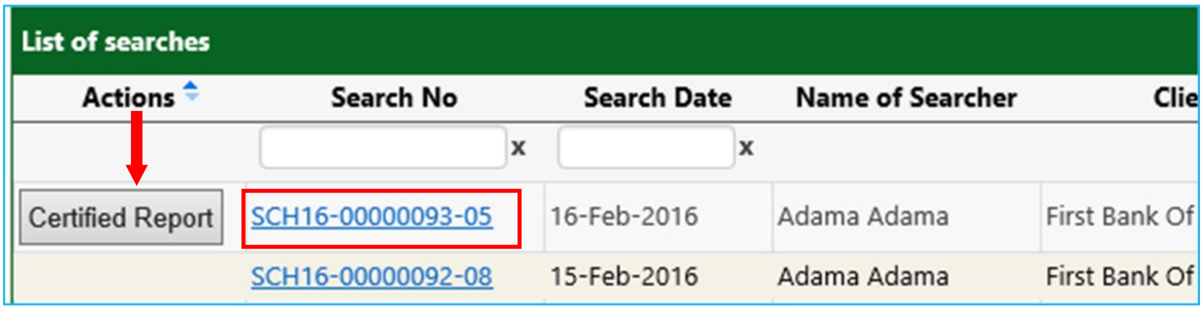
1. Login to the application with your **Login id** and **Password**.

2. Click the **Search** Menu and select **My Searches** from the dropdown list.

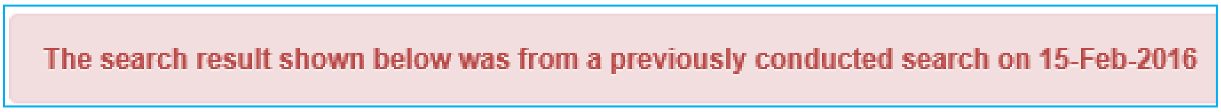



3. This displays **My Searches** page.
4. You may enter the Search dates and then click on the **Submit Search** button to display previous searches. 

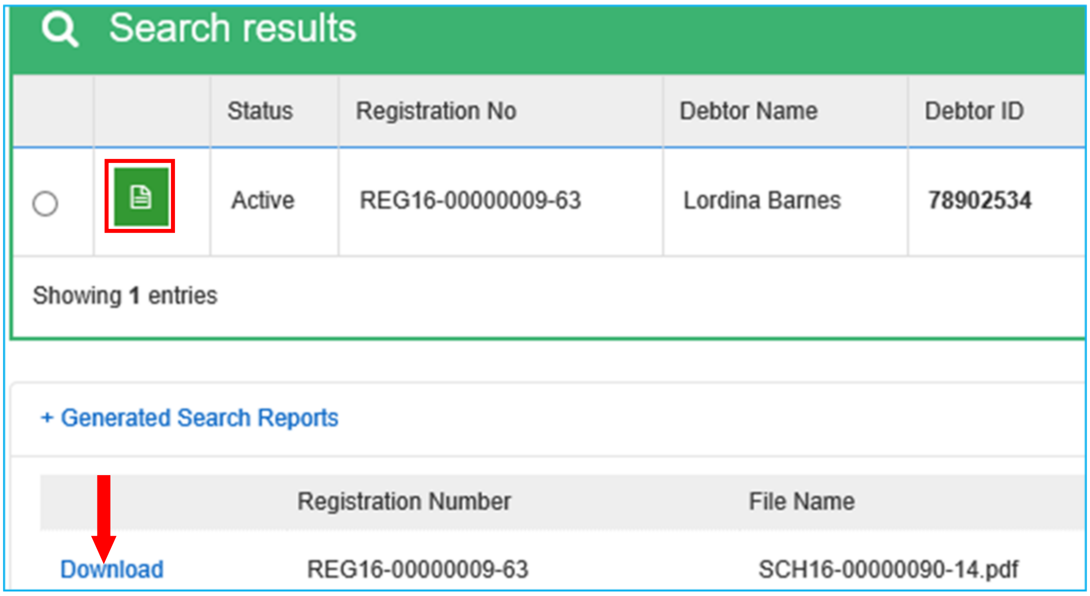
5. From the **List of Searches**, to download previous search certificate directly without first previewing on screen, click on the **Certified Report** button.




6. To preview search details on screen first before downloading certificate, click on the **Search Report** link.
7. This displays search information with date on when the search was conducted.




8. From the search details displayed on screen, click on the **Download Search Report** button the **Download** link to generate the Search Certificate and **Save** to disk. 


Search results
Status
Registration No
Debtor Name
Debtor ID
Active
REG16-00000009-63
Lordina Barnes
78902534
Showing 1 entries
+ Generated Search Reports
Registration Number
File Name
Download
REG16-00000009-63
SCH16-00000090-14.pdf

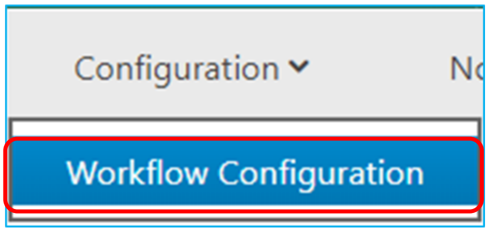
# 11.0 CONFIGURATION SETTINGS

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

## HOW TO CONFIGURE WORKFLOW

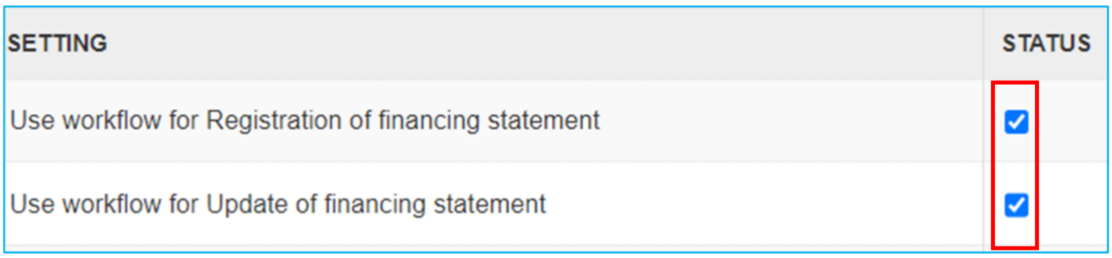
**To Configure The Workflow:**

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




3. This displays the **Workflow Configuration** page.


4. Choose the option **Use Personalised Settings** and then from the **Status** column, click to select the transaction what will not require workflow .




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

# 12.0 NOTIFICATIONS

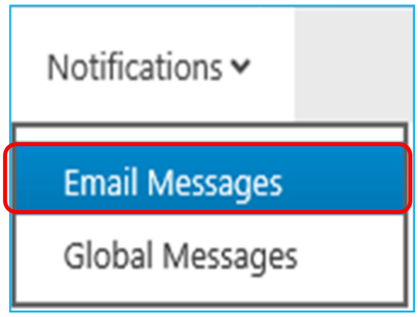
All notifications to clients and users are listed here

## HOW TO VIEW EMAILS

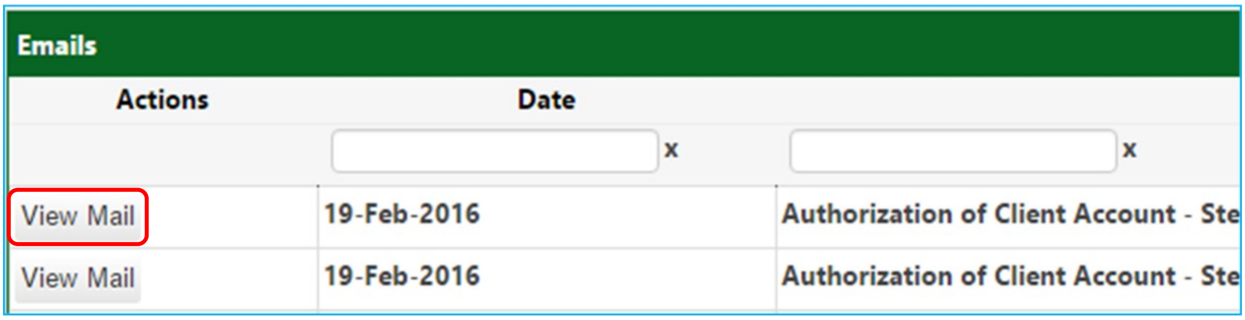
**To View Your Emails:**

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**.




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.

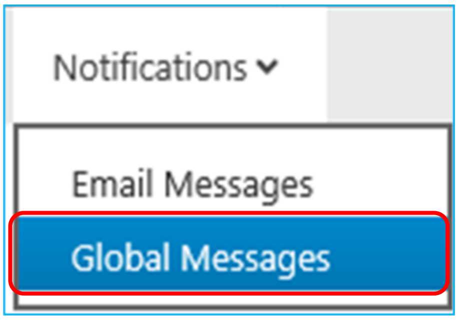
## HOW TO VIEW GLOBAL MESSAGES

Global message can be viewed from the Dashboard or from the Global Messages submenu.

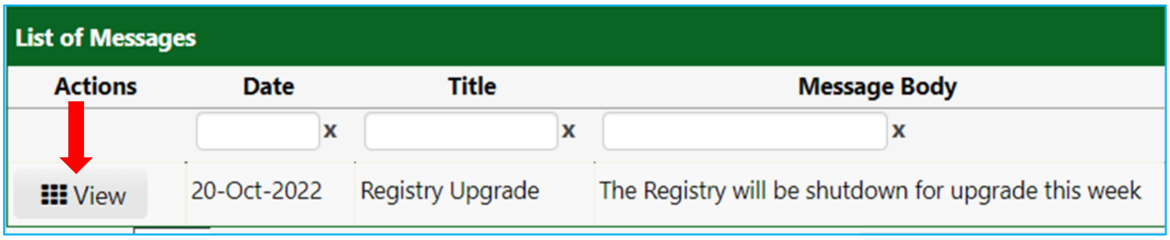
**To View Global Messages:**

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 **View** button   to view the global message details.