

**USER AND OPERATIONS MANUAL**  
**SUPPLY AND INSTALLATION OF HARDWARE AND SOFTWARE**  
**FOR SAINT LUCIA COLLATERAL REGISTRY**

***PRESENTED TO:***

**MINISTRY OF TOURISM, INVESTMENT, CREATIVE INDUSTRIES,  
CULTURE AND INFORMATION OF THE GOVERNMENT OF SAINT LUCIA  
&  
THE INTERNATIONAL FINANCE CORPORATION**

***PRESENTED BY:***



***IN ASSOCIATION WITH:***



***AUGUST 2023***

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**APPROVAL**

We, the undersigned, acknowledge that we have reviewed the *User and Operations Manual for Consulting Services for the Supply and Installation of Hardware and Software for Saint Lucia Collateral Registry* and hereby provide our approval.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Role: \_\_\_\_\_

**REMARKS AND OBSERVATIONS** *(if any)*:

## ACKNOWLEDGEMENTS

This document was prepared by the team led by **IOS Partners, Inc.**, an international economic development consultancy firm, together with **IOSsoft, Inc.**, for the **Ministry of Tourism, Investment, Creative Industries, Culture and Information and the Government of Saint Lucia**. This report presents the User and Operations Manual and intends to serve as an important user and training tool to the Saint Lucia Collateral Registry for the ongoing effort to provide the consulting services for *the Supply and Installation of Hardware and Software for Saint Lucia Collateral Registry*. The Project has been funded by the International Finance Corporation (IFC) of the World Bank Group (WBG).

We would like to express our appreciation for the excellent collaboration during the project inception phase, which we received from **the Ministry of Tourism, Investment, Creative Industries, Culture and Information; the National Competitiveness and Productivity Council (NCPC); Project Coordination Unit from the Department of Economic Development; Government Information Technical Services; the High Court of Justice and the International Finance Corporation**. In particular, we would like to extend special thanks to Ms. Donalyn Vittet, Permanent Secretary of the Ministry of Tourism, Investment, Creative Industries, Culture and Information; Department of Public Sector Modernization Unit; Ms. Cheryl Mathurin, PCU Project Coordinator, Department of Economic Development; Ms. Elaine MacEachern, Sr. Financial Sector Specialist, the IFC; Nelissa Kay Moreen Hines, Sr. Financial Sector Specialist, the IFC; Ms. Fedricka Joseph, Administrative Assistant, OECS Regional Tourism Competitiveness Project (ORTCP); Ms. Sharma Mathurin, Collateral Registry Liaison and Economist, NCPC; Mr. Franklin Chandler, Systems Administrator, Registry of the High Court; Mr. Daniel Francis, Head of the Collateral Registry, NCPC; Ms. Toyla Lagon, Tourism Projects Coordinator, ORTCP; Mr. Desmond Astwood, General Manager of Government Information Technical Services, Ms. Sheralin Gustave and other relevant stakeholders.

## DISCLAIMER

The findings, interpretations, and conclusions expressed in this document are entirely those of the authors and should not be attributed in any manner to the Ministry of Tourism, Investment, Creative Industries, Culture and Information or to the International Finance Corporation. Ministry of Tourism, Investment, Creative Industries, Culture and Information and the International Finance Corporation do not guarantee the accuracy of the data included in this document nor do they accept responsibility for any consequence of its use.

**GLOSSARY OF ABBREVIATIONS**

<b>CR</b>	Collateral Registry
<b>IFC</b>	International Finance Corporation
<b>IT</b>	Information Technology
<b>NCPC</b>	National Competitiveness and Productivity Council
<b>OECS</b>	Organisation of Eastern Caribbean States
<b>ORTCP</b>	OECS Regional Tourism Competitiveness Project
<b>PIN</b>	Personal Identification Number
<b>STR</b>	Secured Transactions Registry
<b>TIN</b>	Taxpayer Identification Numbers
<b>TOR</b>	Terms of Reference
<b>WBG</b>	World Bank Group

**EXECUTIVE SUMMARY**

The purpose of this document is to present the user and training manual for the Collateral Registry System. This document provides a detailed description of the Collateral Registry System and covers fundamental elements of the operational and logistical components for the use of a modern secured transaction registry.

The report presents overall structure of the product, which is defined from a functional viewpoint. It describes the basic steps to be followed by the users and Collateral Registry to enable them to efficiently use the system, thus ensuring Collateral Registry's capacity to use, support and administer the system.

The report outlines the following procedures:

- Opening of a New Account in the Registry
- Registration
- Amendments
- Search
- My Registrations
- Account Management

The content of this document will assist to conduct an effective training program and to introduce users to the functions of the Saint Lucia Collateral Registry ensuring successful implementation of the Collateral Registry System in Saint Lucia.

This document is being presented to the representatives of the Ministry of Tourism, Investment, Creative Industries, Culture and Information and the International Finance Corporation in order to in order to obtain feedback user and operations manual and ensure smooth project implementation and effective communication between the counterparts and the IOS Team.

## 1. USER AND TRAINING MANUAL: OVERVIEW

The purpose of this document is to present the user and training manual for the Collateral Registry System. This document provides a detailed description of the Saint Lucia Collateral Registry System and covers fundamental elements of the operational and logistical components for the use of a modern secured transaction registry.

The report presents overall structure of the product, which is defined from a functional viewpoint. It describes the basic steps to be followed by the users to enable them to efficiently use the system, thus ensuring capacity to use, support and administer the system.

The report outlines the following procedures:

- Opening of a New Account in the Registry
- Registration
- Amendments
- Search
- My Registrations
- Account Management

**1.1. Opening of a New Account in the Registry**

**Introduction**

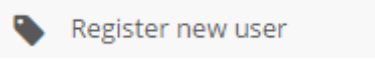
**Introduction**



This function allows the user to enter the application and use the functionalities in accordance with the defined access authorization. Once the user has entered the application, he/she can do registrations, amendments and changes.

New user wants to use the application, but has no user account opened and can only access the Collateral Registry (CR) home page. User must enter personal data, necessary to open the user account. The account will be activated once it is verified by the authorized administrator.

**Procedure**

Follow the steps below to open a new account in the CR.

STEP	ACTION
<p>1.</p>	<p>Opening the new account enables accessing the data in the Collateral Registry database in order to perform the registration and search functions. The account number must be a unique company number issued by the authorized institution. The unique number for an individual is a personal ID number from the ID card issued by the authorized body. <b>Opening an account</b> procedure should be conducted in a way that Registry application must strictly support the written process of account opening. A request for opening an account can only be submitted electronically using the Registry web application.</p> <p>The user will log in into the STR home page and will select <b>Register New User</b> option.</p> <div data-bbox="587 1189 1152 1641" data-label="Image"> <p>The image shows a dropdown menu titled 'USER ACCOUNTS' with a user icon. The menu items are: 'Home' with a globe icon, 'Login' with a key icon, 'Register new user' with a tag icon, and 'Informations' with a monitor icon and a downward arrow.</p> </div> <p>The user will click on  button.</p>
<p>2.</p>	<p>The application provides general instructions for creating a new account.</p>

STEP	ACTION
	<p>Registering new user</p>  <p style="text-align: right;"><b>STEP 1 - General Terms and Conditions</b></p> <p>To go to the next step the user should select option.</p>
<p>4.</p>	<p>The application provides the option for further confirmation of the account opening process and displays the "General Terms and Conditions" of the use of Registry.</p> <p><b>Terms and conditions for the use of Registry</b></p> <p style="text-align: center;"><b>GENERAL TERMS AND CONDITIONS FOR THE USE OF THE MOVABLE COLLATERAL REGISTRY (REGISTRY)</b></p> <div style="border: 1px solid #ccc; padding: 10px;"> <ol style="list-style-type: none"> <li>1. The Customer's acceptance of the General Terms and Conditions is required, for the customer to be the user account's owner within the Registry in light of the rights and obligations contained in the Security Interest in Movable Property Act (hereinafter: "the Law"), and the Security Interests in Movable Property (Registry) Regulations passed in accordance with the Law and General Terms and Conditions herein.</li> <li>2. By opening the User Account with the Movable Collateral Registry (hereinafter: "the Registry"), the Owner of the User Account gains access to the Registry services, consisting of the following:               <ol style="list-style-type: none"> <li>a. User Account service</li> <li>b. Online registration and amendments of registration</li> <li>c. Online search of Registry Database</li> <li>d. Issuance of the Movable Collateral Registration Certificate by the Registry in accordance with the Security Interest in Movable Property Act and Security Interests in Movable Property (Registry) Regulations</li> <li>e. Keeping a cash balance (fee) in the Owner's Account within the Registry and anytime access to the balance account by the Owner</li> </ol> </li> </ol> </div>
<p>5.</p>	<p><b>Accepting Terms and Conditions</b></p> <p>After General Terms and Conditions are displayed, the application shows options "Accept" and "Do Not Accept."</p> <p>In the case that user does not accept of selection the user must click of the  option, the application returns the user to the home page of the application. In the case of acceptance of the General Terms and Conditions, the application displays the form to enter the data required to open an account.</p> <p style="text-align: center;"><input type="checkbox"/> <b>ACCEPT GENERAL TERMS AND CONDITIONS</b></p>

6.

**Form for the entry of the user information**

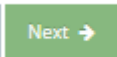


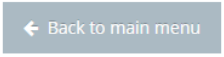
The image contains two screenshots of a web application's user registration process. The top screenshot, titled 'Registering new user', shows a progress bar with five steps: Terms and Conditions, System requirements, User info, Account info, and Confirmation. The 'User info' step is active. Below the progress bar, there are input fields for: Type of user (with a dropdown menu), Name of legal entity, Unique identification number, Address, Country (dropdown), District (dropdown), Phone number, Tax, and Email. The bottom screenshot, also titled 'Registering new user', shows a progress bar with the same five steps. The 'Make Account Info' step is active. Below the progress bar, there are input fields for: Name, Surname, Email, Username, Password, Confirm New Password, and PIN. Both screenshots have 'Previous' and 'Next' buttons at the bottom right.

The suggested sequence for entry of the data required for opening an account is as follows:

- \*Entity type.
  - o Individual or Business entity
- \*Business ID.
  - o Company Name, or
  - o
- \* National ID:
  - o Name
  - o Surname
- \* Address:
  - District
  - Country (Saint Lucia)
- \* Telephone
- \* E-mail address
- \* E-mail address
- \* Authorized representative: Name
- \* Authorized representative: Surname
- \* Username (log in)
- \*Password

Note: \* Mandatory fields of entry in the application

**Note:** For two types of user accounts: for Business ID: the company name is mandatory; for National ID: the name and surname are mandatory. Validation algorithm will be run against the national or business ID.

<p>7.</p>	<p><b>Validation and confirmation of entered data</b></p>  <p>The user validates the entered data and confirms by selecting the <b>Next</b> option.</p>
<p>8</p>	 <p><b>Account Info</b></p> <p>The user will enter the required data in the form provided for the entry of the Master Account Information.</p> <p><b>Form for the entry of the Account's Information</b></p> <p>STEP 4 Master Account Info</p> <div style="display: flex; justify-content: space-between;"> <div data-bbox="327 705 901 1321"> <p>Name <input type="text"/> <small>Name is required.</small></p> <p>Surname <input type="text"/> <small>Surname is required.</small></p> <p>Email <input type="text"/> <small>Email field is not a valid email address.</small></p> <p>Username <input type="text"/> <small>Username is required.</small></p> <p>Password <input type="password"/></p> <p>Confirm New Password <input type="password"/></p> <p>PIN <input type="text"/> <small>PIN is required.</small></p> </div> <div data-bbox="917 660 1444 1310"> <p>The suggested sequence for entry of the data required for opening an account is as follows:</p> <ul style="list-style-type: none"> <li>- *Name</li> <li>- * Surname</li> <li>- * Email</li> <li>- * User</li> <li>- * Password</li> <li>- * Confirm Password</li> <li>- * PIN (Alfa/Numeric)</li> </ul> <p>Note: * Mandatory fields of entry in the application</p> <p><b>Note:</b> For two types of user accounts: for Business ID: the company name is mandatory; for National ID: the name and surname are mandatory. Validation algorithm will be run against the national or business ID.</p> </div> </div>
<p>9.</p>	<p><b>Validation and confirmation of user registration.</b></p> <p>Registering new user</p>  <p style="color: green; text-align: center;">✔ User and Application user registration completed</p> <p>Click </p> <p><b>NOTE: User will receive a notification on registration via email.</b></p> <p><b>NOTE 2: User need to submit paper based supporting documents (as prescribed in Act and/or Regulation) to Registry in order to have his account approved/activated.</b></p> <p><b><u>Users are to comply with any further terms and conditions for opening an account as prescribed by the Act or the Regulations</u></b></p>

## 1.2. Registration

### Introduction


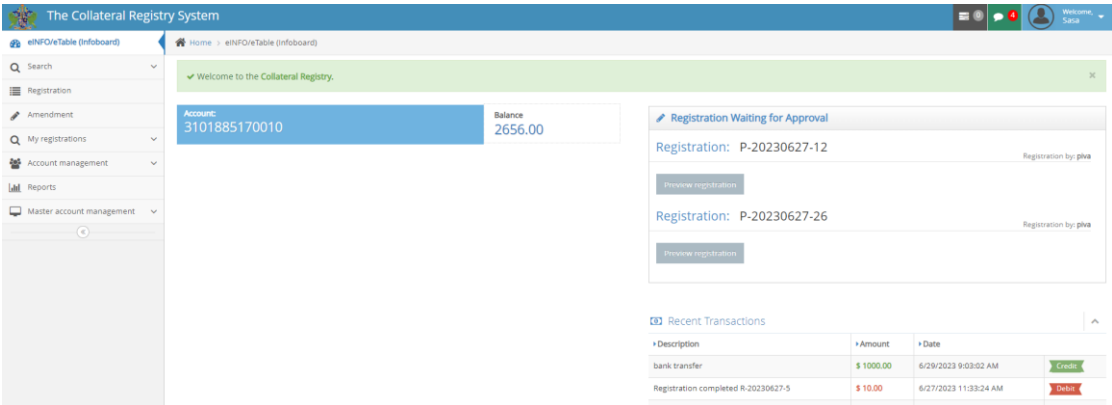
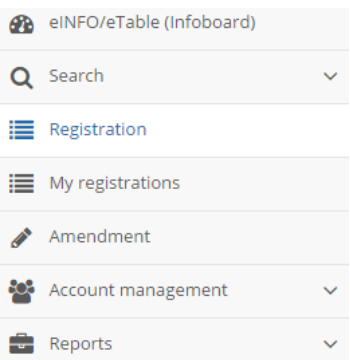

This function allows the registered user to do the real-time registry searches of existing registrations, which in turn allows him/her seeing pledge priority order. User is given possibility to register the property and create registration document.

User intends to register a moveable asset but first needs to check if the property is already pledged. It is necessary to provide user information on chosen property in real-time, with user entering all the necessary data. User must be given information of the costs at any given time, and cost must be evident on the user’s account. Registration document must be created and printed out, and it will serve as a basis for legal certification of the pledge.

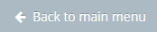
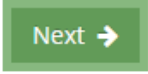
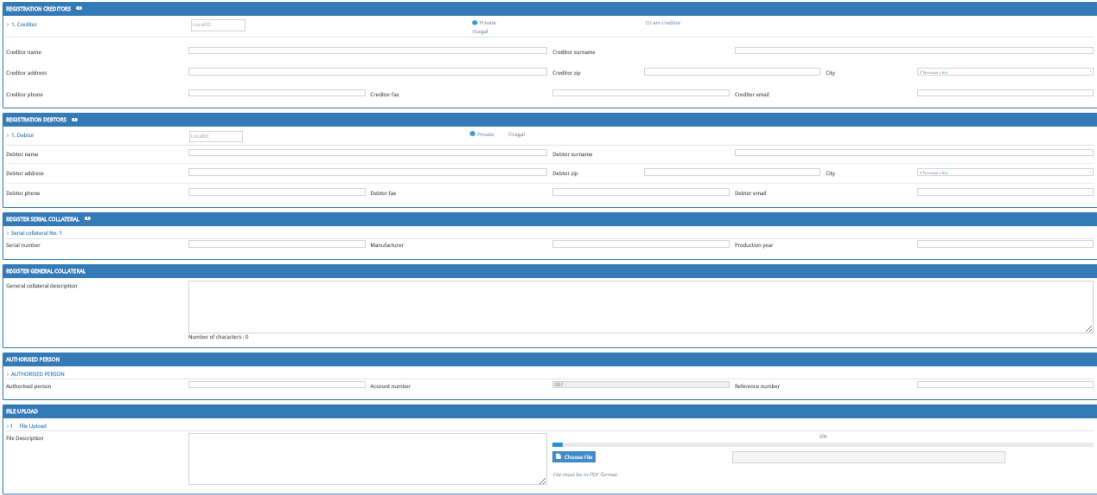
### Procedure

Follow the steps below to do the registration:



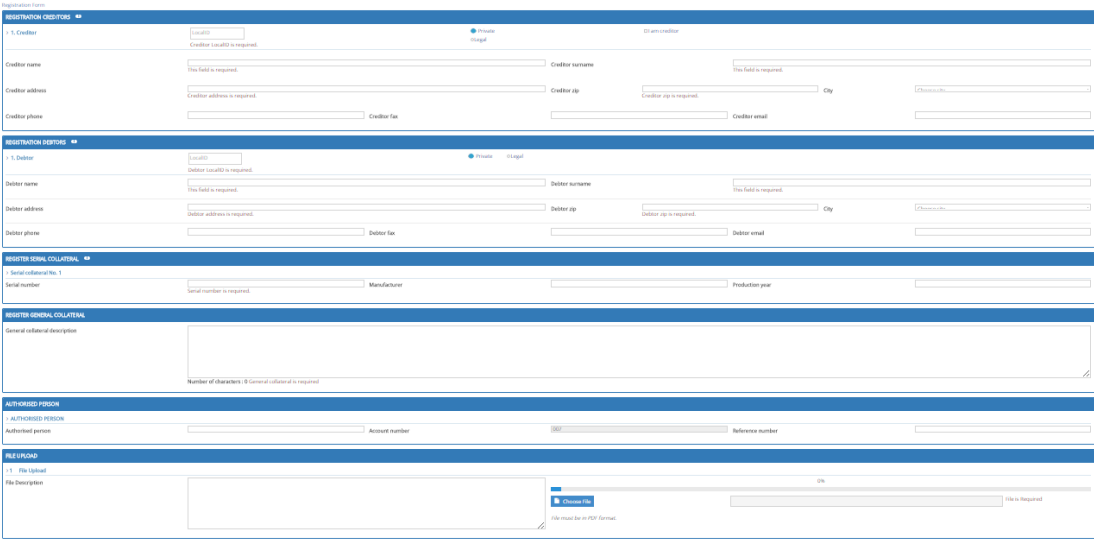
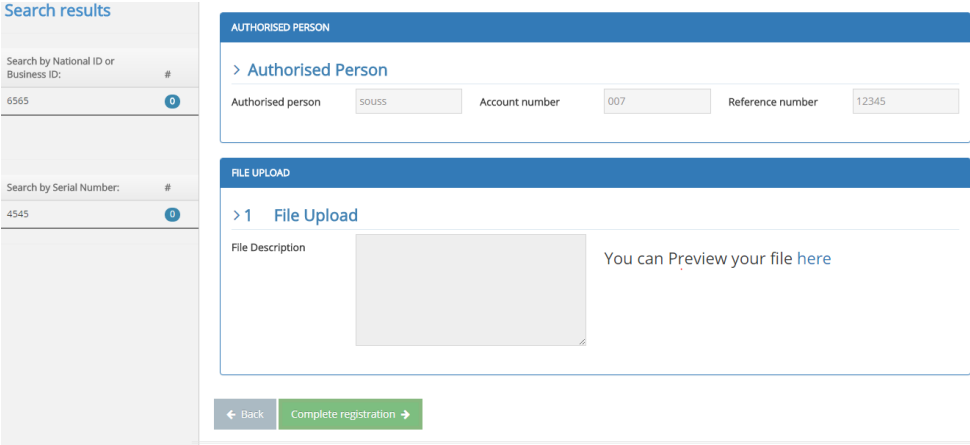
STEP	ACTION
1.	<p>1. Process starts with the user deciding to register assets in the Collateral Registry</p> <p>2. User needs to enter the application portal.</p> <div data-bbox="683 1039 1051 1541" style="text-align: center;"> </div> <p>The user will log in into the CR home page and will select <b>Login registered user</b></p> <div data-bbox="327 1621 456 1657" style="text-align: center;">  Login         </div> <p>option.</p> <p>When <b>Login registered user</b> option is selected pop up window opens, where user enters the user ID and password. User will select “<b>Log in</b>” to enter the registry.</p>

STEP	ACTION
	<div style="text-align: center;">  <h2>The Collateral Registry</h2> <p>Please enter your information.</p> <div style="display: flex; flex-direction: column; align-items: center;"> <input style="width: 300px; height: 25px; margin-bottom: 5px;" type="text" value="Username"/> <input style="width: 300px; height: 25px; margin-bottom: 10px;" type="password" value="Password"/> <div style="margin-bottom: 20px;"> <input style="background-color: #0070C0; color: white; padding: 5px 15px; border: none;" type="button" value="Login"/> </div> <div> <input style="background-color: #0070C0; color: white; padding: 5px 15px; border: none;" type="button" value="Register new user"/> </div> </div> </div> <p>If no user or password is entered at the top corner of the page, <b>Incorrect User or Password</b> message will appear.</p>
<p>2.</p>	<p>On the user home page, there is an info board, which shows summary functions and information dashboard.</p> 
<p>3</p>	<p>By clicking on the option <b>Registration</b>, user opens the registration menu with the Balance of funds available for user id login in this session.</p> <div style="display: flex; align-items: flex-start;"> <div style="flex: 1;">  </div> <div style="flex: 2; padding-left: 20px;"> <p><b>Main menu functions</b></p> <p>Please note: Main menu functions will depend on user's rights. If some rights are not assigned to the user, menu option will not be presented to user.</p> </div> </div> <div style="display: flex; align-items: center; margin-top: 20px;"> <div style="flex: 1;">  </div> <div style="flex: 2; padding-left: 20px;"> <p>Balance of funds available for user id login in this session.</p> </div> </div>

STEP	ACTION
	<div data-bbox="331 230 671 526"> </div> <p data-bbox="703 369 1377 405">The list of most recent fees and payment transactions</p> <div data-bbox="459 555 539 622"> </div> <p data-bbox="703 560 1026 595">Interactive Help Function</p> <div data-bbox="459 656 539 723"> </div> <p data-bbox="703 660 1066 696">Control Validation Follow up</p> <div data-bbox="459 745 539 813"> </div> <p data-bbox="703 750 919 786">Internal Message</p>
<p>3.</p>	<p>By clicking on the option <b>Registration</b>, user opens the registration menu.</p> <div data-bbox="331 958 619 1014"> </div>
<p>4.</p>	<p>With selection of the chosen values for each field, there is a drop-down menu in the form. On the right side of the field, the fee is shown for each parameter of registration, as well as the total registration fee, which is visible at the bottom of the form ("Total Fee").</p> <div data-bbox="343 1193 1428 1552"> </div> <p data-bbox="311 1574 1428 1641">The user chooses duration of the pledge, number of creditors, data - if specific or general property is being pledged, and value of basic fee.</p> <p data-bbox="311 1675 1428 1711">On the page "<b>Registrations</b>", user sees the table with following options:</p> <ul data-bbox="359 1711 1428 1877" style="list-style-type: none"> <li>- Years - to choose how long the registration will last. Options are from 1 to 10 years.</li> <li>- Number of creditors, from 1 to 5</li> <li>- Number of debtors, from 1 to 5</li> <li>- Serial number collateral, from 1 to 20, or 0 when there is none to register</li> <li>- General collateral, Yes or No choice</li> </ul> <p data-bbox="311 1883 1428 1951">Below the options above, there is a Total fee field, which automatically shows the amount of fee for the registration of the chosen combination of property.</p> <p data-bbox="311 1984 1428 2020">Also, next to every registration category, user can see fee of that individual category for</p>

STEP	ACTION
	<p>that specific registration, which changes depending of the chosen value.</p> <p>If the user clicks the <b>Back to main menu</b>  option, the system will take the user to the main menu.</p> <p>If the user clicks <b>Next</b>  option, the system will first check if the PIN number is valid. If the PIN is not valid, the system will show the message <b>Wrong PIN</b>.</p> <p>If the PIN is valid, the system will generate a form for registration entry.</p> <p>The information on registration fees will be shown to the user. Upon completion of the process, user is ready for next Step – registration entry form.</p>
<p>5.</p>	<p>The user enters the required information in the empty fields in sections from 1 to 7 of the form.</p> <ol style="list-style-type: none"> <li>1. Registration of Creditors</li> <li>2. Registration of Debtors/Grantors</li> <li>3. Register Serial Collateral</li> <li>4. Register General Collateral</li> <li>5. Credit Data</li> <li>6. Additional Information</li> <li>7. File Upload</li> </ol>  <p><b>Part 1 – Creditor</b> – is where user enters the data about the creditor(s). In the title banner, there is a field <b>Personal/Business ID</b> to enter creditor <b>ID number</b>.</p> <p>Below the title, the form starts with two sections:</p> <ul style="list-style-type: none"> <li>- Individual</li> <li>- Company</li> </ul> <p>User needs to enter data in one of these sections, depending if creditor(s) is a company or an individual.</p> <p>Below there are fields for the address and various contact options, city, country, phone, fax &amp; email (the last two are not mandatory fields).</p> <p><b>Part 2 – Debtor/Grantor</b> – is where user enters the data about the debtor(s). In the title banner, there is the field <b>Personal/Business ID</b> to enter debtor <b>ID number</b>.</p>

STEP	ACTION
	<p>Below the title, the form starts with two sections:</p> <ul style="list-style-type: none"> <li>- Individual</li> <li>- Company</li> </ul> <p>User needs to enter data in one of these sections, depending if debtor(s) is a company or an individual.</p> <p>Down below are fields for the address and various contact options, city, country, phone, fax &amp; email (the last two are not mandatory fields).</p> <p><b>Part 3 – Register Serial Collateral.</b> This section has one part:</p> <ul style="list-style-type: none"> <li>- <b>Specific property</b> sections – the users will see the following three fields here: <ul style="list-style-type: none"> <li>○ <b>“Serial number”</b>- to be entered as written on the specific property</li> <li>○ <b>“Manufacturer”</b></li> <li>○ <b>“Year”</b> of production fields</li> </ul> </li> </ul> <p><b>Part 4 – Register General Collateral.</b> This section has one part:</p> <ul style="list-style-type: none"> <li>- <b>General property</b> – to enter description or any other relevant data referring to the general property being pledged. Below the text box, there is “Number of characters” field counting the used number of characters as user types. There will be no fee charged for number of characters entered.</li> </ul> <p><b>Part 5 – Credit Data</b> section has one field:</p> <ul style="list-style-type: none"> <li>- <b>Loan Amount</b> - to enter the amount of loan.</li> </ul> <p><b>Part 6 – Additional information:</b> In the additional information section, the user must have an option to enter the following data:</p> <ul style="list-style-type: none"> <li>- Additional information,</li> <li>- Reference Number.</li> </ul> <p>The first field – a unique number field – is for the company ID number, which was used to open the user’s account. The data is automatically filled by the application and application does not allow any changes to this number.</p> <p>The second field is the free field for the entry of additional information. Use can enter any information they deem necessary to further reinforce their claim.</p> <p>The third field is the reference number field. It is a free field in which the user will enter their control number or connected credit number or other number client use to identify user.</p> <p><b>Note:</b> This is not a mandatory field and it is optional to enter the name of the responsible person for the registration.</p> <p><b>Part 7 – File Upload</b> section has three fields:</p> <p>The user has the option to upload one pdf document as a supporting document to the registration. The system accepts documents only in pdf format and the maximum size of document is 5MB.</p> <ul style="list-style-type: none"> <li>- <b>“File Description”</b> Detail or name of the document will be uploaded into the registration.</li> <li>- <b>Choose</b> the library that document will be uploaded.</li> </ul>

STEP	ACTION
	<p>At the bottom of the form there are two buttons:</p> <div style="display: flex; justify-content: center; gap: 20px; margin-bottom: 10px;"> <span style="background-color: #808080; color: white; padding: 5px 15px; border-radius: 5px;">← Back</span> <span style="background-color: #4CAF50; color: white; padding: 5px 15px; border-radius: 5px;">Next →</span> </div> <ul style="list-style-type: none"> <li>- <b>“Back”</b> that takes user back to the home page <span style="float: right; margin-right: 50px;"></span></li> <li>- <b>“Next”</b> takes the user to the next step <span style="float: right;"></span></li> </ul>
<p>6.</p>	<p>To double check the data entered into the system, it shows the user the form filled out with user’s data.</p>  <p>User confirms everything is correct and registration is archived in the database.</p> <p>If everything is correct, user can continue with the registration by selecting <b>“Next”</b> option and registration is entered into database. User has the option to make correction to this document by clicking <b>“Corrections”</b> button at the bottom of the page, or to cancel the entire registration process by clicking the button <b>“Exit”</b>, on the left side at the bottom of the page.</p>
<p>7.</p>	<p>The user has to select the <b>“Complete registration”</b> option, which takes the user to the next step.</p> 

STEP	ACTION																																												
9.	<p>System will display a success message of successfully completion</p> <p style="text-align: center;"><b>Registration completed</b></p> <p style="text-align: center;">Registration with number: <b>R-20161023-2</b> created successfully</p>																																												
10.	<p>At the moment data is saved in the database, a registration document is generated (user should print it out) and the fees are collected from the user account.</p> <div style="text-align: center; margin: 20px 0;"> <p>INITIAL NOTICE</p> <p>***** REGISTRATION P-20230813-1 *****</p> </div> <hr/> <p>PART-1 GENERAL DATA:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;"><i>Registration number:</i></td> <td style="text-align: right;">P-20230813-1</td> </tr> <tr> <td><i>Registration date:</i></td> <td style="text-align: right;">13.08.2023</td> </tr> <tr> <td><i>Registration time:</i></td> <td style="text-align: right;">19:13:58</td> </tr> <tr> <td><i>Registration term (years):</i></td> <td style="text-align: right;">1</td> </tr> <tr> <td><i>Registration expiry date:</i></td> <td style="text-align: right;">13.08.2024</td> </tr> </table> <hr/> <p>PART-2 CREDITOR:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;"><i>ID Number:</i> 88888</td> <td style="width: 55%;"><i>Address:</i></td> </tr> <tr> <td><i>Name and Surname</i></td> <td>Address</td> </tr> <tr> <td>Tester Tester</td> <td>Castries</td> </tr> <tr> <td></td> <td>SAINT LUCIA</td> </tr> <tr> <td><i>Community:</i> 444</td> <td><i>Phone:</i> 555</td> </tr> <tr> <td><i>Email:</i> some@some.ba</td> <td><i>Fax:</i> 555</td> </tr> </table> <hr/> <p>PART-3 DEBTOR:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 45%;"><i>ID Number:</i> 7777</td> <td style="width: 55%;"><i>Address:</i></td> </tr> <tr> <td><i>Name and Surname</i></td> <td>Address</td> </tr> <tr> <td>Debtor Test</td> <td>Castries</td> </tr> <tr> <td></td> <td>SAINT LUCIA</td> </tr> <tr> <td><i>Community:</i> 444</td> <td><i>Phone:</i> 444</td> </tr> <tr> <td><i>Email:</i> someemail@some.ba</td> <td><i>Fax:</i> 444</td> </tr> </table> <hr/> <p>PART-4 PROPERTY DESCRIPTION:</p> <p>GENERAL COLLATERAL: XXXXXX</p> <p>SERIAL NUMBER COLLATERAL:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;"><i>SERIAL NUMBER:</i></td> <td style="width: 33%;"><i>MANUFACTURER:</i></td> <td style="width: 33%;"><i>PRODUCTION YEAR:</i></td> </tr> <tr> <td>12345</td> <td>XXXX</td> <td>2023</td> </tr> </table> <hr/> <p>PART-5 ADDITIONAL INFORMATION:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;"><i>ADDITIONAL INFORMATION:</i></td> <td style="width: 30%;"><i>REF. NUMBER:</i></td> </tr> <tr> <td>test</td> <td>123</td> </tr> </table> <div style="text-align: center; margin-top: 20px;"> <p>***** END OF REGISTRATION P-20230813-1 *****</p> <p>END OF DOCUMENT</p> </div> <p>System automatically generates/saves the PDF document (as user sees it). It will remain available in the Registry. In addition to the registration data archived in the database, the original document created at the time of registration is also being archived.</p>	<i>Registration number:</i>	P-20230813-1	<i>Registration date:</i>	13.08.2023	<i>Registration time:</i>	19:13:58	<i>Registration term (years):</i>	1	<i>Registration expiry date:</i>	13.08.2024	<i>ID Number:</i> 88888	<i>Address:</i>	<i>Name and Surname</i>	Address	Tester Tester	Castries		SAINT LUCIA	<i>Community:</i> 444	<i>Phone:</i> 555	<i>Email:</i> some@some.ba	<i>Fax:</i> 555	<i>ID Number:</i> 7777	<i>Address:</i>	<i>Name and Surname</i>	Address	Debtor Test	Castries		SAINT LUCIA	<i>Community:</i> 444	<i>Phone:</i> 444	<i>Email:</i> someemail@some.ba	<i>Fax:</i> 444	<i>SERIAL NUMBER:</i>	<i>MANUFACTURER:</i>	<i>PRODUCTION YEAR:</i>	12345	XXXX	2023	<i>ADDITIONAL INFORMATION:</i>	<i>REF. NUMBER:</i>	test	123
<i>Registration number:</i>	P-20230813-1																																												
<i>Registration date:</i>	13.08.2023																																												
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<i>Name and Surname</i>	Address																																												
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<i>Email:</i> some@some.ba	<i>Fax:</i> 555																																												
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12345	XXXX	2023																																											
<i>ADDITIONAL INFORMATION:</i>	<i>REF. NUMBER:</i>																																												
test	123																																												

**1.3. Survey**

**Introduction**

**A Survey Module is available in the system but might not be used by the Registry at all times. If Survey is enabled it is part of the registration process which is performed at the end of registration as follows:**

- Each time when the user enters new registration system will request to complete a survey form
- The survey is flexible to request for different types of information such as gender, loan amount, if the business is woman owned enterprise, movable property, business type, etc.
- All information will be stored into data base and small statistical module report will be available.

This option provides the Registry to generate survey results for data processing or reporting purposes. While this function is performed during the registration process it is not part of the registration certificate and is not used for any identification of the pledge registration.

**Procedure**

Follow the steps below to do the survey:

STEP	ACTION
1.	<p>1. The user will need to fill in the required data below&gt;</p> <div style="text-align: center;"> <p>Demo survey</p> <p>Demo</p> <hr/> </div> <div style="display: flex; flex-direction: column;"> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <span>1. Type of organization</span> <input style="width: 150px;" type="text" value="Legal entity"/> </div> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <span>2. Is it female owned</span> <input style="width: 50px;" type="text" value="Yes"/> </div> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> <span>3. Type of collateral</span> <input style="width: 150px;" type="text" value="Car"/> </div> <div style="display: flex; justify-content: space-between;"> <span>4. Amount of credit</span> <input style="width: 150px; height: 20px;" type="text"/> </div> <div style="margin-top: 20px; text-align: center;"> <input style="background-color: #4CAF50; color: white; padding: 5px 15px; border: none;" type="button" value="Submit survey →"/> </div> </div> <p style="text-align: right; margin-top: 20px;"> <input style="background-color: #4CAF50; color: white; padding: 5px 15px; border: none;" type="button" value="Submit survey →"/> </p> <p>Answer and complete questions at the end click</p>

**1.4. Amendments**

**Introduction**

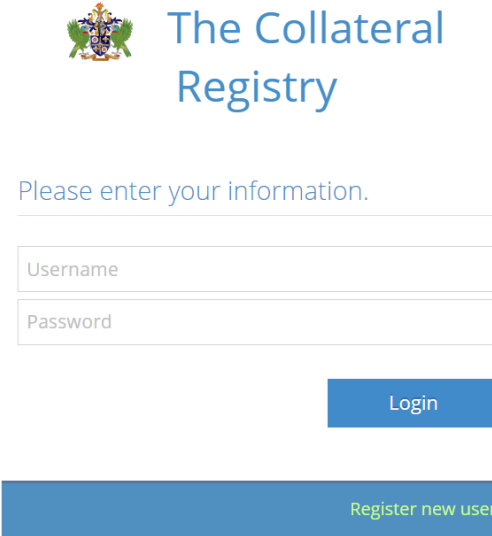
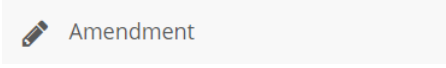
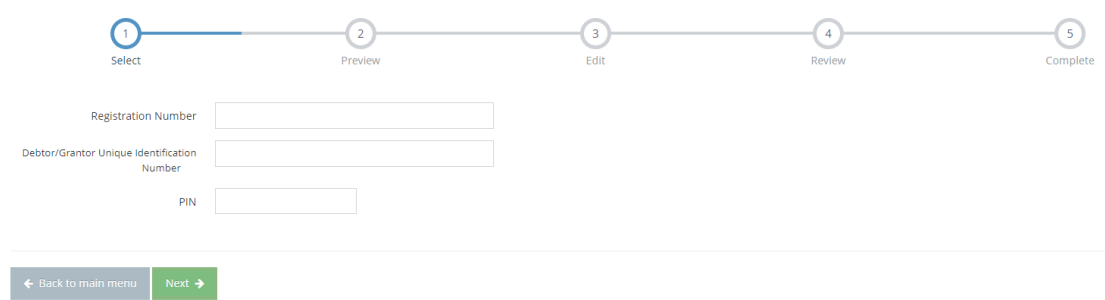
This function allows the registered users to amend the registration, and every amendment to be registered and associated with the existing registration. Amendments must be valid and in the order of established priorities.

User wants to amend the data of existing registration, either if it is the registration that contains wrong information or if the update of registration data is required. The possibility to make these changes must be provided to the users. Registration amendment must be created and printed out, and it will serve as a basis for legal certification of the pledge.

**Procedure**

Follow the steps below to do the amendment:

STEP	ACTION
1.	<p>2. Process starts with the user deciding to register assets in the Collateral Registry</p> <p>3. User needs to enter the application portal.</p> <div data-bbox="683 913 1051 1413" style="text-align: center;"> </div> <p>The user will log in into the CR home page and will select <b>Login registered user</b></p> <div data-bbox="327 1496 456 1532" style="text-align: center;">  Login         </div> <p>option.</p> <p>When <b>Login registered user</b> option is selected pop up window opens, where user enters the user ID and password. User will select “<b>Log in</b>” to enter the registry.</p>

STEP	ACTION
	 <p>If no user or password is entered at the top corner of the page, <b>Incorrect User or Password</b> message will appear.</p>
2.	<p>At initial user screen, user chooses “<b>Amendment</b>” option from the main menu on the left side.</p> 
3.	<p>The first step is to validate the ownership of the registration that should be amended. The software application has to do it in the following way: the user has to enter the following information on the basis of which the application will approve the options for different amendments:</p> <ul style="list-style-type: none"> <li>• Registration number of the previous registration entry (unique registration number)</li> <li>• Identification number of one of the debtors from required registration</li> <li>• PIN security code of the logged on user</li> </ul> <p>Only in the case of a positive response to all three processes described above, the application can allow the user continuing to the next level for amendments of registration.</p> <p>Amendment</p>  <p>This option allows the user to preview the registration that is being amended.</p>

STEP	ACTION
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INITIAL NOTICE
***** REGISTRATION P-20230813-1 *****

PART-1 GENERAL DATA:
Registration number: P-20230813-1
Registration date: 13.08.2023
Registration time: 19:13:58
Registration term (years): 1
Registration expiry date: 13.08.2024

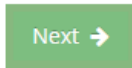
PART-2 CREDITOR:
ID Number: 88888 Address:
Name and Surname: Testor Testor Address:
Community: 444 SAINT LUCIA
Email: some@some.bs Phone: 555
Fac: 555

PART-3 DEBTOR:
ID Number: 7777 Address:
Name and Surname: Debtor Test Address:
Community: #44 SAINT LUCIA
Email: some@mail@some.bs Phone: 444
Fac: 444

PART-4 PROPERTY DESCRIPTION:
GENERAL COLLATERAL:
xxxxxx
SERIAL NUMBER COLLATERAL:
SERIAL NUMBER: MANUFACTURE: PRODUCTION YEAR:
12345 XXXXX 2023
*****

PART-5 ADDITIONAL INFORMATION:
ADDITIONAL INFORMATION: REF. NUMBER:
test 123

***** END OF REGISTRATION P-20230813-1 *****
END OF DOCUMENT
    
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User enters the required data and clicks “Next” option to find and double check the registration user wants to amend.

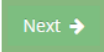
4. A window opens up where users can choose the edit that will like to make to the registration.

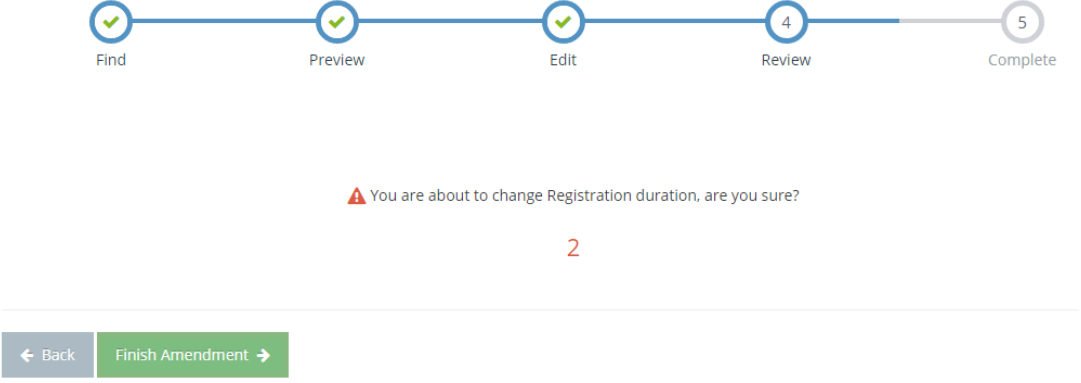
Amendment

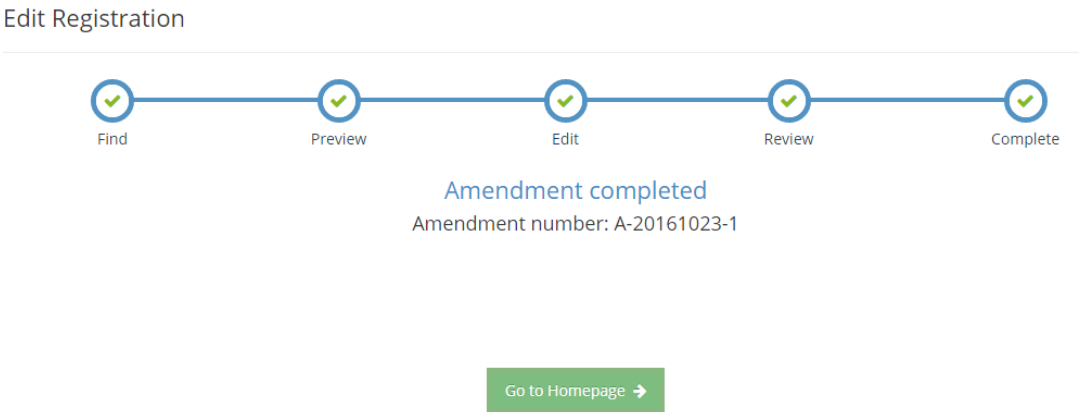
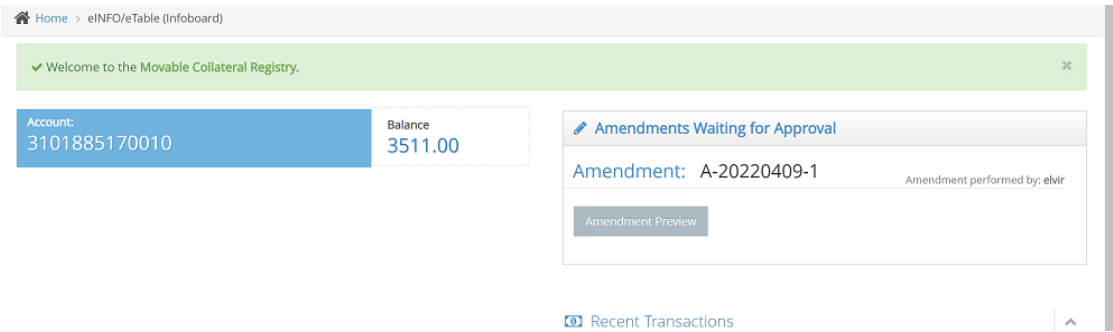
The screenshot shows a window titled 'Amendment'. At the top is a progress bar with five steps: 'Select' (checked), 'Preview' (checked), 'Edit' (3), 'Review' (4), and 'Complete' (5). Below the progress bar, the text 'Please select edit type.' is followed by a list of radio button options: 'Extend duration of registration' (selected), 'Delete registration', 'Delete creditor from the registration', 'Delete debtor from registration', 'Delete serial collateral', 'Delete general collateral from registration', 'Add new creditor', 'Edit creditor', and 'Edit debtor'. To the right of these options are input fields for '1' (in a dropdown), 'Creditor ID', 'Debtor ID', and 'Serial number'. Below these are another set of 'Creditor ID' and 'Debtor ID' fields, and an 'Authorized person' field. At the bottom, there are 'Back' and 'Next' buttons, with 'Next' being active and showing 'Expiration date: 27.04.2023.'.

With the registration confirmed, system displays menu with possible change(s) to the registration:

- Continuation of notice
- Delete notice
- Change of registration
- Change of creditor
- Change of debtor/grantor

STEP	ACTION
	<p>- <b>Change of specific collateral</b>                      - <b>Change of general collateral</b>                      - <b>Adding creditor</b></p> <p>User needs to mark the changes he/she wants to make by selecting check mark “√” next to the change category.</p> <p>If changes are done to creditor, debtor or collateral, user must also enter the identification number for that specific item.</p> <p>On the right side, the user can see the prices of chosen change categories.</p> <p>There is also a field to enter the name of the authorized person at the bottom left corner.</p> <p>User go at the bottom of the page or go to the next step by pressing <b>Next</b>” </p> <ul style="list-style-type: none"> <li><input type="radio"/> Extension duration of registration</li> <li><input type="radio"/> Delete registration</li> <li><input type="radio"/> Delete creditor in registration</li> <li><input type="radio"/> Delete debtor in registration</li> <li><input type="radio"/> Delete serial collateral</li> <li><input type="radio"/> Delete general collateral</li> <li><input type="radio"/> Add new creditor</li> </ul>

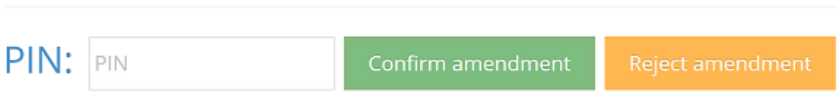
<p>5.</p>	<p>Before amendment is completed, authorized person information needs to be entered.</p> <p>Please Select Edit type</p> <ul style="list-style-type: none"> <li><input checked="" type="radio"/> Extension duration of registration</li> <li><input type="radio"/> Delete registration</li> <li><input type="radio"/> Delete creditor in registration</li> <li><input type="radio"/> Delete debtor in registration</li> <li><input type="radio"/> Delete serial collateral</li> <li><input type="radio"/> Delete general collateral</li> <li><input type="radio"/> Add new creditor</li> </ul> <p>Authorised person</p> <p>2</p> <p>Creditor ID</p> <p>Debtor ID</p> <p>Serial number</p> <p>9595</p> <p>Next →</p> <p>Once the types of changes are chosen, user needs to click on “Next” and new window for entering amendments is opened.</p>
<p>6.</p>	<p>A window opens up displaying entered data for double checking.</p> <p>Edit Registration</p>  <p>Find Preview Edit Review Complete</p> <p>⚠ You are about to change Registration duration, are you sure?</p> <p>2</p> <p>← Back Finish Amendment →</p> <p>When confirmation is made, amendment process will be finalized and amendment will wait for approval.</p> <p><b>Important Note:</b> Until amendment is approved by another user of the same account, amendment is not active and it will not be shown in registration certificate. Only after amendment is approved, changes will be recorded in registration certificate and amendment will become effective.</p>
<p>7.</p>	<p>To verify all the changes that user entered, including that they are part of changed registration, after double checking, user will press</p> <p>Finish Amendment →</p>

<p>8.</p>	<p>System has created the new registration form that includes the amendments that user entered and this form is available on user’s (company or individual) account to be authorized by the appropriate supervisor.</p>  <p>User will be shown the following message “<b>Amendment Completed.</b>”</p>
<p>9.</p>	<p>Upon completion of amendment, the application shows the notification that the amendment of registration must be approved by an authorized person, as well as the possibility to find more details about it on the “Bulletin board” of the home page of the Registry web application.</p> 
<p>8.</p>	<p>Only authorized users will be able to see, review and accept or reject amendment. The user which performed initial amendment cannot approve same amendment and will not be able to see that this specific amendment approval is pending.</p> <p>By clicking on “Amendment Preview” authorized user will be able to review amendment.</p>

	<p>INITIAL NOTICE ***** REGISTRATION P-20230813-1 *****</p> <hr/> <p>PART-1 GENERAL DATA:  <i>Registration number:</i> P-20230813-1  <i>Registration date:</i> 13.08.2023  <i>Registration time:</i> 19:13:58  <i>Registration term (years):</i> 1  <i>Registration expiry date:</i> 13.08.2024</p> <hr/> <p>PART-2 CREDITOR:  <i>ID Number:</i> 88888 <i>Address:</i>  <i>Name and Surname:</i> Address          Tester Tester Castries          SAINT LUCIA  <i>Community:</i> 444 <i>Phone:</i> 555  <i>Email:</i> some@some.bs <i>Fax:</i> 555</p> <hr/> <p>PART-3 DEBTOR:  <i>ID Number:</i> 7777 <i>Address:</i>  <i>Name and Surname:</i> Address          Debtor Test Castries          SAINT LUCIA  <i>Community:</i> 444 <i>Phone:</i> 444  <i>Email:</i> someemail@some.bs <i>Fax:</i> 444</p> <hr/> <p>PART-4 PROPERTY DESCRIPTION:          GENERAL COLLATERAL:          xxxxxx          SERIAL NUMBER COLLATERAL: MANUFACTURER: PRODUCTION YEAR:          12345 XXXX 2023</p> <hr/> <p>PART-5 ADDITIONAL INFORMATION:          ADDITIONAL INFORMATION: REF. NUMBER:          test 123</p> <p>***** END OF REGISTRATION P-20230813-1 *****          END OF DOCUMENT</p>
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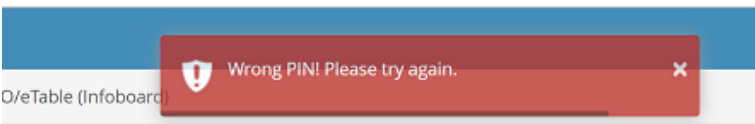
9. Upon reviewing amendment user can

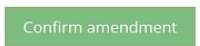
1. Leave amendment pending by closing review window
2. Confirm amendment
3. Reject amendment



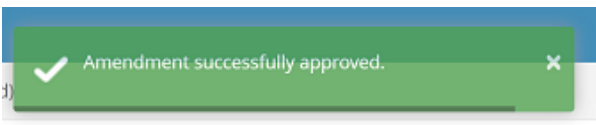
In order to Confirm or Reject amendment user need first to enter his/her PIN

If wrong PIN is entered preview window will close and user will receive error notification

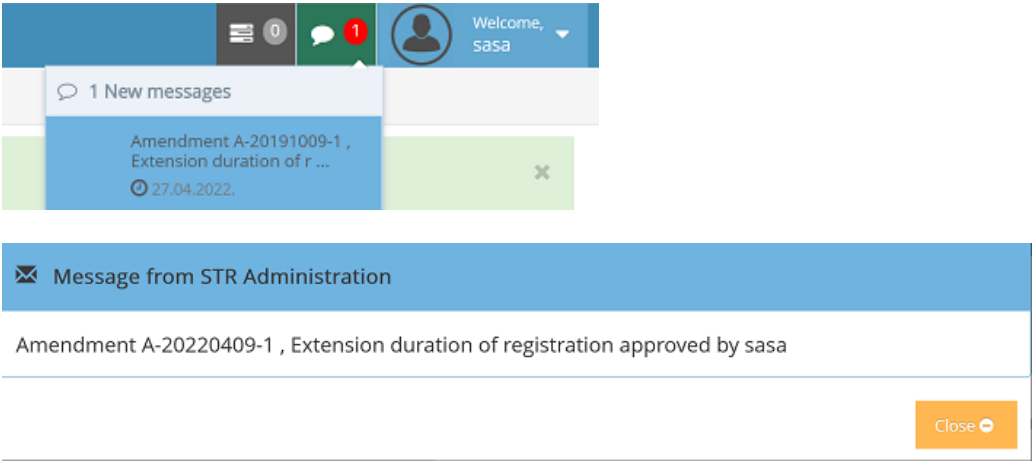

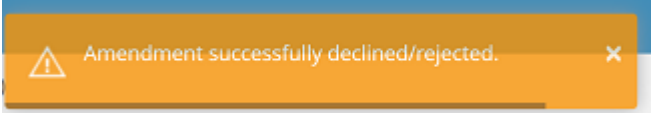
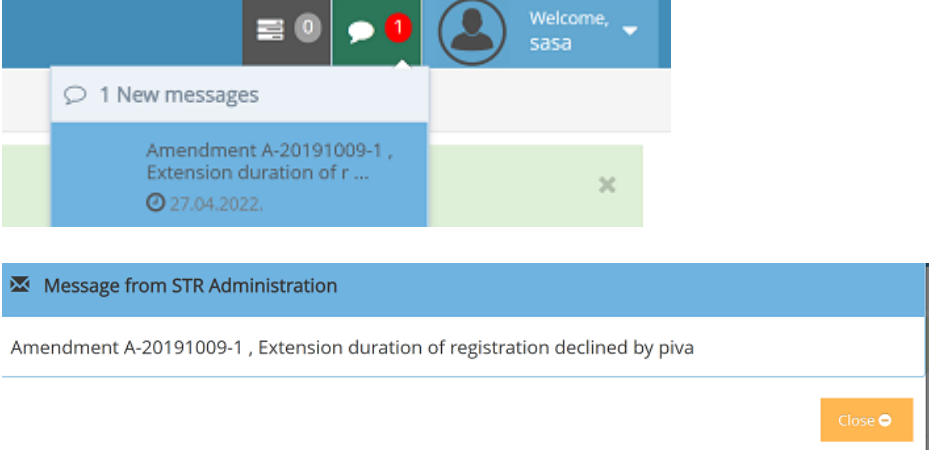


9. By clicking on  button, amendment will be confirmed, user account will be charged for amendment, PDF certificate updated and amendment will become active.

System will close review window and display message to the user that amendment is successfully approved.



User which initially performed the amendment will receive system message that amendment is accepted with name of user that accepted amendment.

	 <p>The screenshot shows a notification banner with a blue header: "Message from STR Administration". The main text reads: "Amendment A-20220409-1 , Extension duration of registration approved by sasa". A "Close" button is located in the bottom right corner of the notification.</p>
<p>10.</p>	<p>By clicking on  button amendment will be rejected/discarded. There will be no charge to user account and there will be no change in original PDF certificate.</p> <p>System will close review window and display message to the user that amendment is successfully rejected.</p>  <p>The screenshot shows a system message banner with an orange background and a warning icon. The text reads: "Amendment successfully declined/rejected." with a close button on the right.</p> <p>User which initially performed amendment will receive system message that amendment is rejected with name of user that rejected amendment.</p>  <p>The screenshot shows a notification banner with a blue header: "Message from STR Administration". The main text reads: "Amendment A-20191009-1 , Extension duration of registration declined by piva". A "Close" button is located in the bottom right corner of the notification.</p>

**1.4.1 Special Amendments – Add debtor – Add Collateral**

**Introduction**

You cannot add Debtor or collateral to already existing registration by using Amendment function of the system.

In order to add Debtor or Collateral to already existing registration **user need to perform a “special” amendment process.**


Special Amendment process is in effect a regular registration but data entered in registration need to be according to amendment you plan to do.

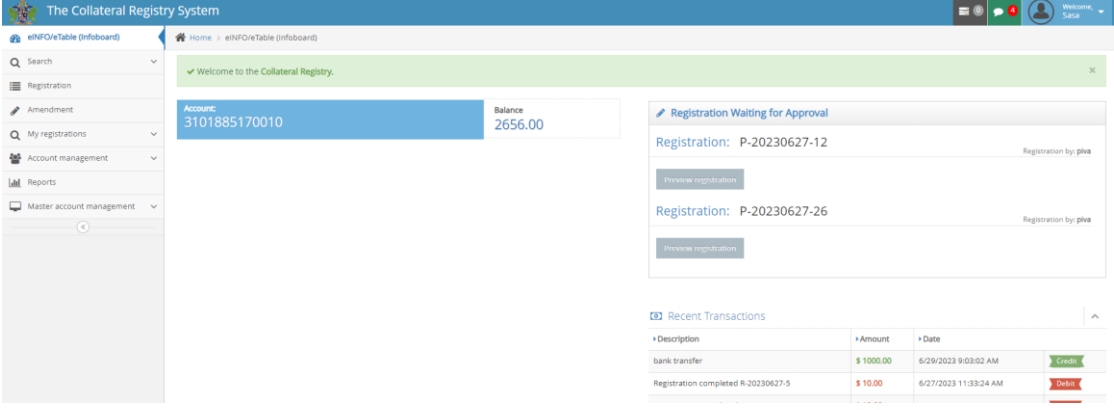
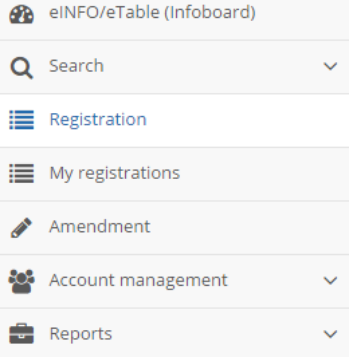
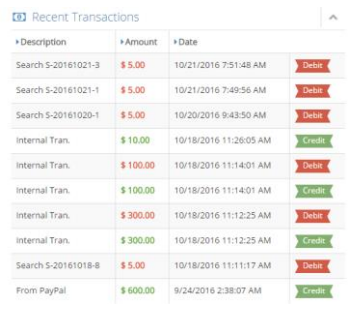
- In case user want to **add Debtor** he will only enter original creditor information and new debtor information (It is not necessary to register debtors from previous registration). For collateral same collaterals as in original registration need to be entered.
- In case user want to **add Collateral** he will enter identical information on Creditor and Debtor as in original registration and information on new collateral – It is not necessary to register (enter) collateral from previous (original) registration
- In case user want to **add Debtor and add Collateral** he will enter original Creditor information, new debtor information and information on new collateral. It is not necessary to enter data on previous debtors or previous collateral.
- Finally **user need to “link” new amendment registration with original registration.** This is done in Additional information section of registration. First user need to clearly state that this is an amendment to original registration. User can write any other information as it see fit as long as it is clear that this registration is amendment to already existing registration. Under reference number user need to enter exact registration number of the registration that he is amending (for example R-20230905-16)

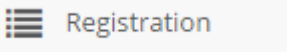
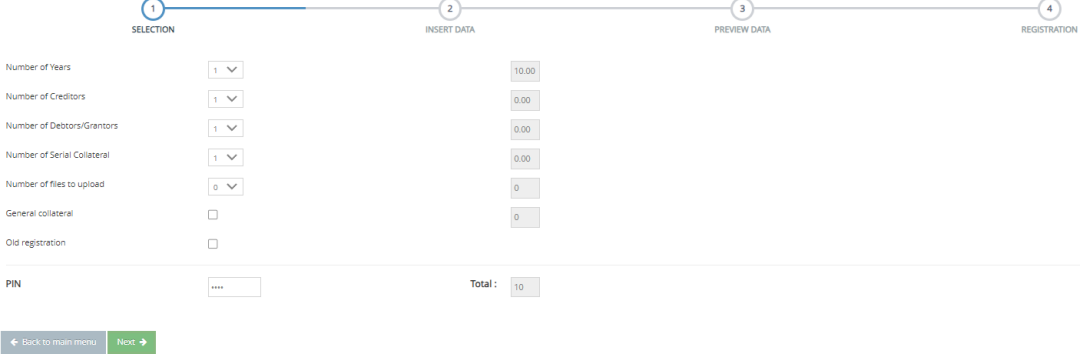
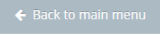
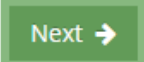
**Procedure**

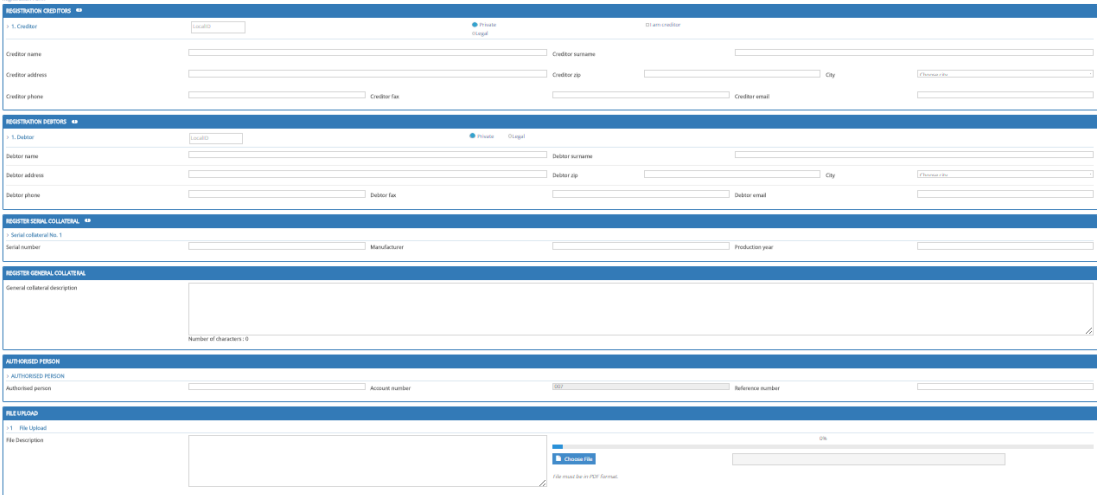
Follow the steps below to do the amendment:



STEP	ACTION
1.	1. Process starts with the user deciding to amend already existing registration but it is not possible to perform amendments than new registration is required (special amendment) 2. User needs to enter the application portal.

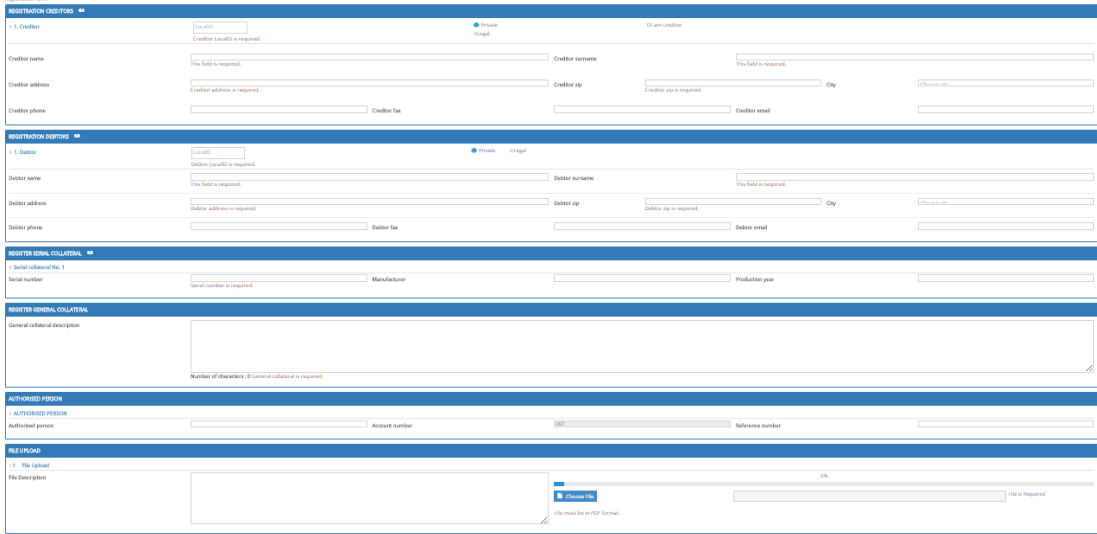
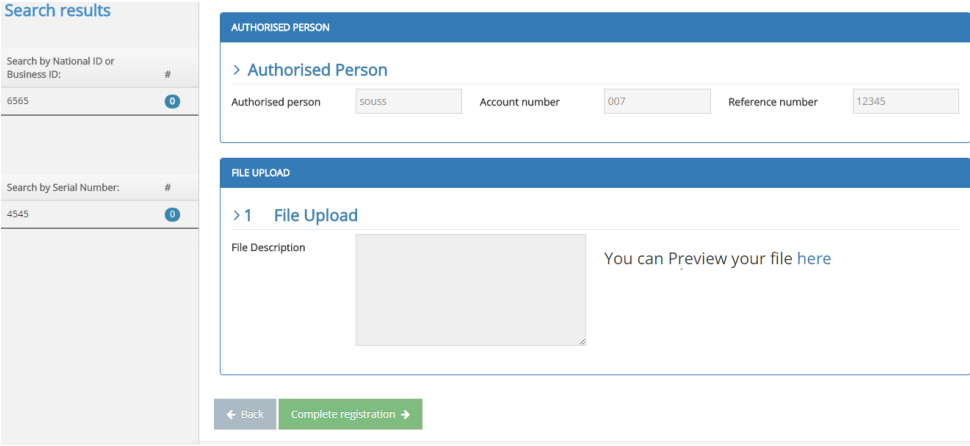
STEP	ACTION
	<div data-bbox="683 230 1050 728" style="border: 1px solid #ccc; padding: 5px; margin-bottom: 10px;"> </div> <p data-bbox="311 763 1433 799">The user will log in into the CR home page and will select <b>Login registered user</b></p> <div data-bbox="327 808 459 846" style="display: inline-block; margin-bottom: 10px;">  Login         </div> <p data-bbox="699 840 794 875">option.</p> <p data-bbox="311 907 1433 976">When <b>Login registered user</b> option is selected pop up window opens, where user enters the user ID and password. User will select “<b>Log in</b>” to enter the registry.</p> <div data-bbox="624 1003 1134 1541" style="border: 1px solid #ccc; padding: 10px; margin: 10px auto; width: 80%; text-align: center;">  <h2 data-bbox="790 1014 1066 1122">The Collateral Registry</h2> <p data-bbox="639 1182 991 1218">Please enter your information.</p> <div data-bbox="639 1249 1118 1352" style="margin-bottom: 10px;"> <input data-bbox="639 1249 1118 1301" type="text" value="Username"/>  <input data-bbox="639 1301 1118 1352" type="password" value="Password"/> </div> <div data-bbox="951 1384 1118 1435" style="margin-bottom: 10px;"> <input data-bbox="951 1384 1118 1435" type="button" value="Login"/> </div> <div data-bbox="624 1487 1134 1541"> <input data-bbox="624 1487 1134 1541" type="button" value="Register new user"/> </div> </div> <p data-bbox="311 1563 1433 1632">If no user or password is entered at the top corner of the page, <b>Incorrect User or Password</b> message will appear.</p>
2.	On the user home page, there is an info board, which shows summary functions and information dashboard.

STEP	ACTION
	 <p>The screenshot shows the 'The Collateral Registry System' dashboard. On the left is a navigation menu with options: Search, Registration, Amendment, My registrations, Account management, Reports, and Master account management. The main area displays a welcome message, account details for '3101885170010' with a balance of '2656.00', and a 'Registration Waiting for Approval' section with two pending registrations (P-20230627-12 and P-20230627-26). At the bottom, there is a 'Recent Transactions' table with columns for Description, Amount, and Date.</p>
<p>3</p>	<p>By clicking on the option <b>Registration</b>, user opens the registration menu with the Balance of funds available for user id login in this session.</p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">  <p>Main menu functions Please note: Main menu functions will depend on user's rights. If some rights are not assigned to the user, menu option will not be presented to user.</p> </div> <div style="width: 45%;"> <p>Balance of funds available for user id login in this session.</p> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;">  <p>The list of most recent fees and payment transactions</p> </div> <div style="width: 45%;"> <p>Interactive Help Function</p> <p>Control Validation Follow up</p> <p>Internal Message</p> </div> </div>

STEP	ACTION
3.	<p>By clicking on the option <b>Registration</b>, user opens the registration menu.</p> 
4.	<p>With selection of the chosen values for each field, there is a drop-down menu in the form. On the right side of the field, the fee is shown for each parameter of registration, as well as the total registration fee, which is visible at the bottom of the form ("Total Fee").</p>  <p>The user chooses duration of the pledge, number of creditors, data - if specific or general property is being pledged, and value of basic fee.</p> <p>On the page “<b>Registrations</b>”, user sees the table with following options:</p> <ul style="list-style-type: none"> <li>- Years - to choose how long the registration will last. Options are from 1 to 10 years. <u>For special amendment registration <b>user should match original registration expiry date</b>. For example if original registration was valid for 10 years but amendment registration is done 2 years later terms of the registration should be 8 years.</u></li> <li>- Number of creditors, from 1 to 5</li> <li>- Number of debtors, from 1 to 5</li> <li>- Serial number collateral, from 1 to 20, or 0 when there is none to register</li> <li>- General collateral, Yes or No choice</li> </ul> <p>Below the options above, there is a Total fee field, which automatically shows the amount of fee for the registration of the chosen combination of property.</p> <p>Also, next to every registration category, user can see fee of that individual category for that specific registration, which changes depending of the chosen value.</p> <p>If the user clicks the <b>Back to main menu</b>  option, the system will take the user to the main menu.</p> <p>If the user clicks <b>Next</b>  option, the system will first check if the PIN number is valid. If the PIN is not valid, the system will show the message <b>Wrong PIN</b>.</p> <p>If the PIN is valid, the system will generate a form for registration entry.</p> <p>The information on registration fees will be shown to the user. Upon completion of the process, user is ready for next Step – registration entry form.</p>
5.	<p>The user enters the required information in the empty fields in sections from 1 to 7 of the form.</p> <p style="text-align: center;">8. Registration of Creditors</p>

STEP	ACTION
	<p>9. Registration of Debtors/Grantors            10. Register Serial Collateral            11. Register General Collateral            12. Credit Data            13. Additional Information            14. File Upload</p>  <p><b>Part 1 – Creditor</b> – is where user enters the data about the creditor(s). In the title banner, there is a field <b>Personal/Business ID</b> to enter creditor <b>ID number</b>.</p> <p>Below the title, the form starts with two sections:</p> <ul style="list-style-type: none"> <li>- Individual</li> <li>- Company</li> </ul> <p>For special amendment registration User needs to <b>enter exact data of creditor</b> as in original registration.</p> <p><b>Part 2 – Debtor/Grantor</b> – is where user enters the data about the debtor(s). In the title banner, there is the field <b>Personal/Business ID</b> to enter debtor <b>ID number</b>.</p> <p>For special amendment registration and depending on type of amendments user need to enter</p> <ul style="list-style-type: none"> <li>✓ In case no new debtor is added – <b>exact data on debtors</b> as in original registration</li> <li>✓ In case a new debtor is added – <b>information on new debtor</b>. No need to enter information on other debtors from original registration.</li> </ul> <p><b>Part 3 – Register Serial Collateral.</b> This section has one part:</p> <ul style="list-style-type: none"> <li>- <b>Specific property</b> sections – the users will see the following three fields here:               <ul style="list-style-type: none"> <li>○ <b>“Serial number”</b>- to be entered as written on the specific property</li> <li>○ <b>“Manufacturer”</b></li> <li>○ <b>“Year”</b> of production fields</li> </ul> </li> </ul> <p>For special amendment registration and depending on type of amendments user need to enter:</p> <ul style="list-style-type: none"> <li>✓ In case no new collateral is added – original serial information as it is in original registration</li> </ul>

STEP	ACTION
	<p>✓ In case new collateral is added – information on new serial collateral. No need to enter information on serial collaterals from original registration.</p> <p><b>Part 4 – Register General Collateral.</b> This section has one part:</p> <ul style="list-style-type: none"> <li>- <b>General property</b> – to enter description or any other relevant data referring to the general property being pledged. Below the text box, there is “Number of characters” field counting the used number of characters as user types. There will be no fee charged for number of characters entered.</li> </ul> <p><b>Part 5 – Credit Data</b> section has one field:</p> <ul style="list-style-type: none"> <li>- <b>Loan Amount</b> - to enter the amount of loan.</li> </ul> <p><b>Part 6 – Additional information:</b> When doing special amendment registration, the user need to enter the following data:</p> <ul style="list-style-type: none"> <li>- Additional information. In case of special registration amendment <b><u>user need to clearly state that this is an amendment to original registration.</u></b></li> <li>- Reference Number. In case of special registration amendment <b><u>user need to enter exact registration number of the registration that he is amending</u></b></li> </ul> <p>The first field – Account number field – is for the TIN number, which was used to open the user’s account. The data is automatically filled by the application and application does not allow any changes to this number.</p> <div data-bbox="325 1133 1417 1435" data-label="Form"> </div> <p><b>Part 7 – File Upload</b> section has three fields:</p> <p>The user has the option to upload one pdf document as a supporting document to the registration. The system accepts documents only in pdf format and the maximum size of document is 5MB.</p> <ul style="list-style-type: none"> <li>- <b>“File Description”</b> Detail or name of the document will be uploaded into the registration.</li> <li>- <b>Choose</b> the library that document will be uploaded.</li> </ul> <p>At the bottom of the form there are two buttons:</p> <div data-bbox="336 1798 647 1868" data-label="Image"> </div> <ul style="list-style-type: none"> <li>- <b>“Back”</b> that takes user back to the home page </li> <li>- <b>“Next”</b> takes the user to the next step </li> </ul>

STEP	ACTION
<p>6.</p>	<p>To double check the data entered into the system, it shows the user the form filled out with user’s data.</p>  <p>User confirms everything is correct and registration is archived in the database.</p> <p>If everything is correct, user can continue with the registration by selecting “Next” option and registration is entered into database. User has the option to make correction to this document by clicking “Corrections” button at the bottom of the page, or to cancel the entire registration process by clicking the button “Exit”, on the left side at the bottom of the page.</p>
<p>7.</p>	<p>The user has to select the “Complete registration” option, which takes the user to the next step.</p> 
<p>9.</p>	<p>System will display a success message of successfully completion</p> <p style="text-align: center;"><b>Registration completed</b> Registration with number: <b>R-20161023-2</b> created successfully</p>
<p>10.</p>	<p>At the moment data is saved in the database, a registration document is generated (user should print it out) and the fees are collected from the user account.</p>

STEP	ACTION																																																							
	<p style="text-align: center;">INITIAL NOTICE</p> <p style="text-align: center;">***** REGISTRATION P-20230919-2 *****</p> <hr/> <p>PART-1 GENERAL DATA:</p> <table border="0"> <tr> <td>Registration number:</td> <td>P-20230919-2</td> </tr> <tr> <td>Registration date:</td> <td>19.09.2023</td> </tr> <tr> <td>Registration time:</td> <td>19:42:07</td> </tr> <tr> <td>Registration term (years):</td> <td>1</td> </tr> <tr> <td>Registration expiry date:</td> <td>19.09.2024</td> </tr> </table> <hr/> <p>PART-2 CREDITOR:</p> <table border="0"> <tr> <td>ID Number:</td> <td>3101995170010</td> <td>Address:</td> <td>Neka ulica</td> </tr> <tr> <td>Company name:</td> <td>Sasa Cosic</td> <td>Castries:</td> <td>SAINT LUCIA</td> </tr> <tr> <td>Community:</td> <td>71000</td> <td>Phone:</td> <td>+387 62 555 666</td> </tr> <tr> <td>Email:</td> <td>sasa.cosic@gmail.com</td> <td>Fax:</td> <td>cisija@gmail.com</td> </tr> </table> <hr/> <p>PART-3 DEBTOR:</p> <table border="0"> <tr> <td>ID Number:</td> <td>123321</td> <td>Address:</td> <td>test</td> </tr> <tr> <td>Company name:</td> <td>test</td> <td>Castries:</td> <td>SAINT LUCIA</td> </tr> <tr> <td>Community:</td> <td></td> <td>Phone:</td> <td></td> </tr> <tr> <td>Email:</td> <td></td> <td>Fax:</td> <td></td> </tr> </table> <hr/> <p>PART-4 PROPERTY DESCRIPTION:</p> <table border="0"> <tr> <td colspan="3">SERIAL NUMBER COLLATERAL:</td> </tr> <tr> <td>SERIAL NUMBER:</td> <td>MANUFACTURER:</td> <td>PRODUCTION YEAR:</td> </tr> <tr> <td>123321</td> <td>toyota</td> <td>2023</td> </tr> </table> <hr/> <p>PART-5 ADDITIONAL INFORMATION:</p> <table border="0"> <tr> <td>ADDITIONAL INFORMATION:</td> <td>REF. NUMBER:</td> </tr> <tr> <td>This is an amendment to existing registration No: R-20230905-16. New debtor and new serial collateral added</td> <td>R-20230905-16</td> </tr> </table> <p style="text-align: center;">***** END OF REGISTRATION P-20230919-2 *****</p> <p style="text-align: center;">END OF DOCUMENT</p> <p>System automatically generates/saves the PDF document (as user sees it). It will remain available in the Registry. In addition to the registration data archived in the database, the original document created at the time of registration is also being archived.</p>	Registration number:	P-20230919-2	Registration date:	19.09.2023	Registration time:	19:42:07	Registration term (years):	1	Registration expiry date:	19.09.2024	ID Number:	3101995170010	Address:	Neka ulica	Company name:	Sasa Cosic	Castries:	SAINT LUCIA	Community:	71000	Phone:	+387 62 555 666	Email:	sasa.cosic@gmail.com	Fax:	cisija@gmail.com	ID Number:	123321	Address:	test	Company name:	test	Castries:	SAINT LUCIA	Community:		Phone:		Email:		Fax:		SERIAL NUMBER COLLATERAL:			SERIAL NUMBER:	MANUFACTURER:	PRODUCTION YEAR:	123321	toyota	2023	ADDITIONAL INFORMATION:	REF. NUMBER:	This is an amendment to existing registration No: R-20230905-16. New debtor and new serial collateral added	R-20230905-16
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Company name:	Sasa Cosic	Castries:	SAINT LUCIA																																																					
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Email:	sasa.cosic@gmail.com	Fax:	cisija@gmail.com																																																					
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**1.5. Search**

**Introduction**

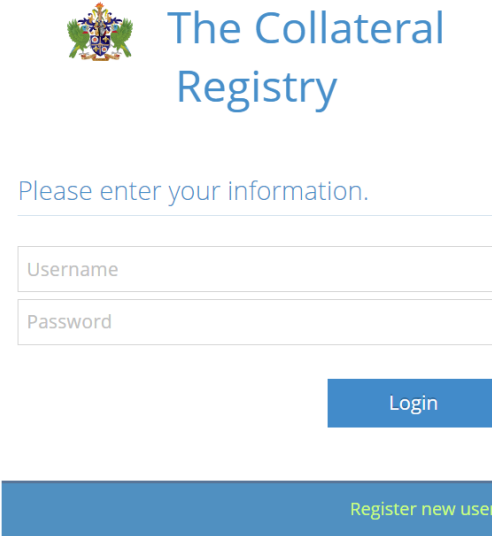

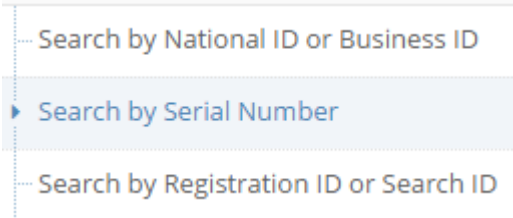
This function allows the registered users to conduct real-time searches of existing registrations for the chosen assets, and also to find the information on the current order of priorities that those registrations hold.

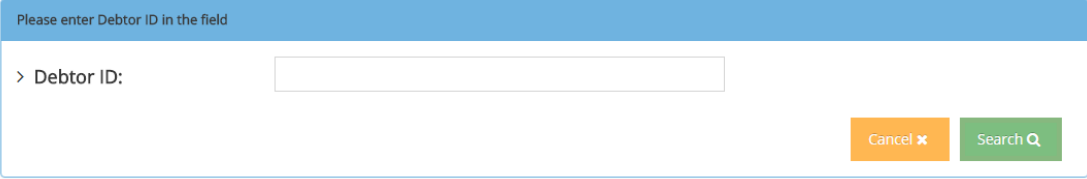

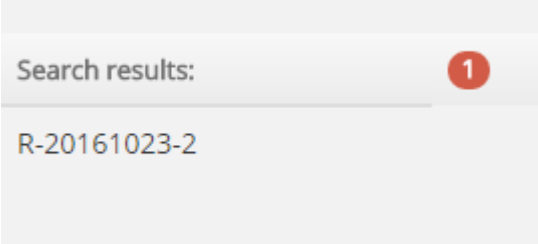
User is looking for the information on the client or specific property. In order to see this data, user will have to conduct a search in the Collateral Registry database. User must be provided real-time information on existing pledges. Cost must be evident at all times, and charges have to be displayed on user accounts. For each search, there must be a document created and archived.


**Procedure**

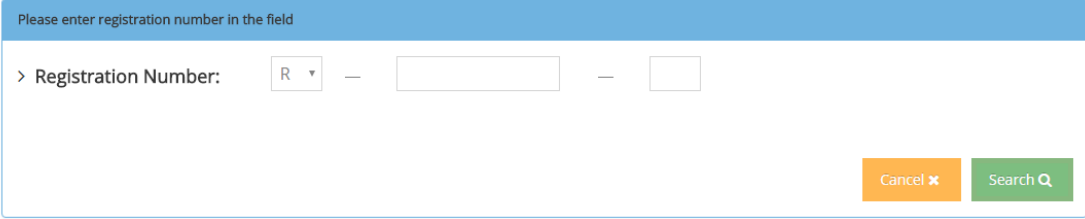

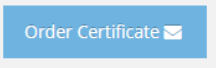
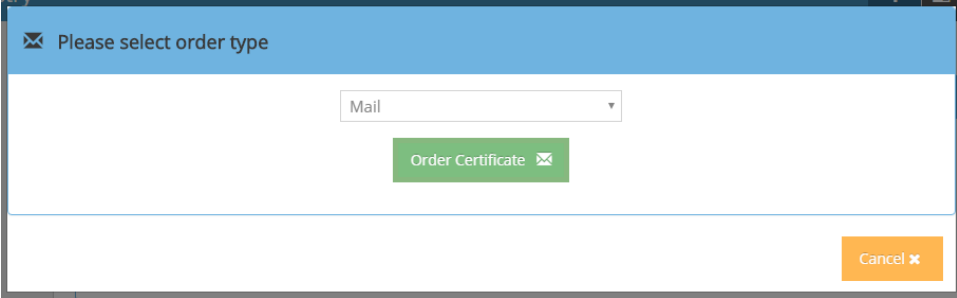
Follow the steps below to do the search:

STEP	ACTION
<p>1.</p>	<p>1. Process starts with the user deciding to register assets in the Collateral Registry</p> <p>2. User needs to enter the application portal.</p> <div data-bbox="683 1003 1050 1505" style="text-align: center;"> </div> <p>The user will log in into the CR home page and will select <b>Login registered user</b></p> <div data-bbox="327 1585 454 1624" style="text-align: center;">  Login         </div> <p>option.</p> <p>When <b>Login registered user</b> option is selected pop up window opens, where user enters the user ID and password. User will select “<b>Log in</b>” to enter the registry.</p>

STEP	ACTION
	 <p>If no user or password is entered at the top corner of the page, <b>Incorrect User or Password</b> message will appear.</p>
<p>2.</p>	<p>Once the user has entered the application and opened click  Search at the the search screen, there are four search options available:</p> <ul style="list-style-type: none"> <li>• Search by national or business ID</li> <li>• Search by serial number</li> <li>• Search by Registration ID or Search ID</li> </ul>  <p>All options allow user to check the existing priority registrations against the property.</p> <p>On the main menu, the user will click on the criteria user wishes to search, choosing from:</p> <ul style="list-style-type: none"> <li>▪ <b>Search by national ID or business ID</b></li> <li>▪ <b>Search by serial number</b></li> <li>▪ <b>Search by registration ID or search ID</b></li> </ul>
<p>3.</p>	<p>The user will click on the search option he/she wants to use. A window will open requiring user to enter the search parameter.</p>
<p>4.</p>	<p><b>Search based on the national ID number or tax/business ID number</b> – is used to find the registration based on national ID number or tax/business ID number.</p>
<p>5.</p>	<p>The user will click on the search option he/she wants to use. A window will open requiring user to enter the search parameter.</p>

STEP	ACTION
	<p>Search by National ID or Business ID</p>  <p>The user will enter the data and press <b>“Search”</b> .</p>
<p>6.</p>	<p>Search result report will appear based on the required search result criteria and will list all the existing registrations for the specific business or national ID number.</p> <pre> ***** SEARCH S-20161023-10 ***** Search date: 23.10.2016 Search time: 15:57:10  ----- Number of registrations for Debtor ID 9595 is 1 R-20161023-2 ----- END OF SEARCH END OF DOCUMENT                     </pre> <p>On the menu on the left side are listed all registrations found for the specific business or national ID number listed per the specific registration number for e.g. A-20130623-450. The user can open any registration from the tree menu from the search result list.</p> 
<p>7.</p>	<p>After the user selects the registration from the menu on the left side he/she wants to see that specific registration certificate will be opened.</p>

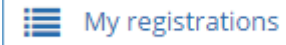
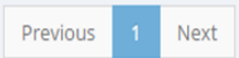
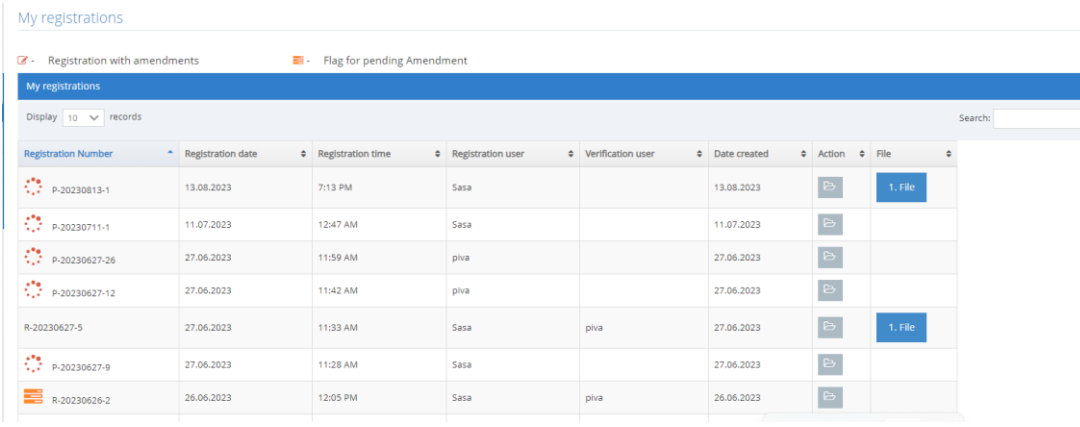
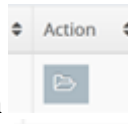

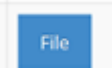

STEP	ACTION																																																																				
	<p style="text-align: center;">INITIAL NOTICE</p> <p style="text-align: center;">***** REGISTRATION P-20230813-1 *****</p> <hr/> <p>PART-1 GENERAL DATA:</p> <table border="0"> <tr> <td>Registration number:</td> <td>P-20230813-1</td> </tr> <tr> <td>Registration date:</td> <td>13.08.2023</td> </tr> <tr> <td>Registration time:</td> <td>19:13:58</td> </tr> <tr> <td>Registration term (years):</td> <td>1</td> </tr> <tr> <td>Registration expiry date:</td> <td>13.08.2024</td> </tr> </table> <hr/> <p>PART-2 CREDITOR:</p> <table border="0"> <tr> <td>ID Number:</td> <td>88888</td> <td>Address:</td> <td></td> </tr> <tr> <td>Name and Surname</td> <td></td> <td>Address</td> <td></td> </tr> <tr> <td>Tester</td> <td>Tester</td> <td>Castries</td> <td></td> </tr> <tr> <td></td> <td></td> <td>SAINT LUCIA</td> <td></td> </tr> <tr> <td>Community:</td> <td>444</td> <td>Phone:</td> <td>555</td> </tr> <tr> <td>Email:</td> <td>some@some.ba</td> <td>Fax:</td> <td>555</td> </tr> </table> <hr/> <p>PART-3 DEBTOR:</p> <table border="0"> <tr> <td>ID Number:</td> <td>7777</td> <td>Address:</td> <td></td> </tr> <tr> <td>Name and Surname</td> <td></td> <td>Address</td> <td></td> </tr> <tr> <td>Debtor</td> <td>Test</td> <td>Castries</td> <td></td> </tr> <tr> <td></td> <td></td> <td>SAINT LUCIA</td> <td></td> </tr> <tr> <td>Community:</td> <td>444</td> <td>Phone:</td> <td>444</td> </tr> <tr> <td>Email:</td> <td>someemail@some.ba</td> <td>Fax:</td> <td>444</td> </tr> </table> <hr/> <p>PART-4 PROPERTY DESCRIPTION:</p> <p>GENERAL COLLATERAL:</p> <p>xxxxxx</p> <p>SERIAL NUMBER COLLATERAL:</p> <table border="0"> <tr> <td>SERIAL NUMBER:</td> <td>MANUFACTURER:</td> <td>PRODUCTION YEAR:</td> </tr> <tr> <td>12345</td> <td>XXXX</td> <td>2023</td> </tr> </table> <hr/> <p>PART-5 ADDITIONAL INFORMATION:</p> <table border="0"> <tr> <td>ADDITIONAL INFORMATION:</td> <td>REF. NUMBER:</td> </tr> <tr> <td>test</td> <td>123</td> </tr> </table> <p style="text-align: center;">***** END OF REGISTRATION P-20230813-1 *****</p> <p style="text-align: center;">END OF DOCUMENT</p>	Registration number:	P-20230813-1	Registration date:	13.08.2023	Registration time:	19:13:58	Registration term (years):	1	Registration expiry date:	13.08.2024	ID Number:	88888	Address:		Name and Surname		Address		Tester	Tester	Castries				SAINT LUCIA		Community:	444	Phone:	555	Email:	some@some.ba	Fax:	555	ID Number:	7777	Address:		Name and Surname		Address		Debtor	Test	Castries				SAINT LUCIA		Community:	444	Phone:	444	Email:	someemail@some.ba	Fax:	444	SERIAL NUMBER:	MANUFACTURER:	PRODUCTION YEAR:	12345	XXXX	2023	ADDITIONAL INFORMATION:	REF. NUMBER:	test	123
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test	123																																																																				
<p>8.</p>	<p><b>Search based on the serial number of assets</b> – is used to find any active registration that has this specific movable asset as collateral.</p> <p>Search by Serial Number</p> <p>Please enter serial number in the field</p> <p>&gt; Serial number: <input type="text"/></p> <p>The user will click on the search option he/she wants to use. A window will open up requiring user to enter the search parameter.</p> <p>The user will enter the data and press “<b>Search</b>” .</p>																																																																				
<p>9.</p>	<p><b>Search based on the registration or previous search</b>– is used to find the original Certificate of Registration or previous / historical Search result.</p>																																																																				

STEP	ACTION
	<p data-bbox="327 239 801 271">Search by Registration ID or Search ID</p>  <p data-bbox="312 508 1430 575">The user will click on the search option that wants to be used. A window will open requiring user to enter the search parameter.</p> <p data-bbox="312 631 1018 667">The user will enter the data and press <b>“Search”</b> .</p>
10	<p data-bbox="312 721 1377 752">If user would like to order certificate he/she would need to click on .</p> <p data-bbox="312 790 1430 857">A pop up window opens and search results can be seen on the main window. The user can select the certificates to be delivered.</p> <ul data-bbox="360 896 464 960" style="list-style-type: none"> <li>• Mail</li> <li>• DHL</li> </ul>  <p data-bbox="312 1332 786 1364">User will receive a notification e-mail.</p>

1.6. My Registrations

Introduction

This function allows to display a chronological list of all registrations and amendments executed by the user of the account.

STEP	ACTION
1	<p>1. My registration this provide chronological display of all registrations and amendments made by the user of the account. Click in Main Menu</p>  <p>2. The system will display the following information. At the bottom right side the system has navigational control of pages for the display.</p>   <p>For <b>registrations</b> information presented are:</p> <ul style="list-style-type: none"> <li>✓ Registration number,</li> <li>✓ Registration date,</li> <li>✓ Registration time</li> <li>✓ User name of user that performed registration,</li> <li>✓ Option to open and review additional uploaded files</li> <li>✓ Option to open, review and change information on holder</li> <li>✓ Ability to open original registration.</li> </ul>  <p>By clicking on  button user can open original PDF registration certificate.</p>  <p>By clicking on  button in “File” option user can open uploaded information on registration or review supporting documents uploaded with registration.</p> <p>3. By selecting Amendments option the system will display the following information:</p>

Amendments

Amendments

Display  records
Search:

Amendment number	For registration	Date of amendment	Time of amendment	Amendment type	Amendment performed by	Status	Approved by / Disapproved by
A-20220409-2	R-20220409-7	09.04.2022	2:44 PM	Extension duration of registration	elvir	Approved	sasa
A-20220409-1	R-20220409-1	09.04.2022	6:54 AM	Extension duration of registration	elvir	Approved	sasa
A-20191009-1	R-20191009-3	09.10.2019	7:00 AM	Extension duration of registration	Sasa	Decline	piva
A-20181107-1	R-20181107-1	07.11.2018	9:47 PM	Edit debtor	Murat	Approved	
A-20180507-1	R-20180507-3	07.05.2018	09:40 ?	Delete general collateral	Sasa	Approved	
A-20180411-1	R-20180411-3	11.04.2018	3:47 AM	Add new creditor	Sasa	Approved	piva

Showing 1 to 6 of 6 entries

For **Amendments** information presented are:

- ✓ Amendment number
- ✓ Registration number
- ✓ Who performed amendment
- ✓ Who approved amendment,
- ✓ Status of amendment<sup>1</sup>
- ✓ Date and time
- ✓ Short description of amendment – type of amendment.

Every user of account can always review the data in “My registration”. Search option is built so users can quickly search for specific registration, specific user, specific date, time or any other information presented in “My registration”.

Search will filter results as user is typing.

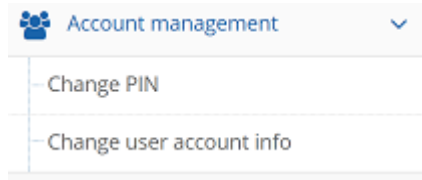
There is no option to list or review/view registrations and amendments that does not belong to user account. Users can only see registrations under their main account.

<sup>1</sup> Amendments can have 1 of the following 3 statuses: Pending, Approved and Rejected.

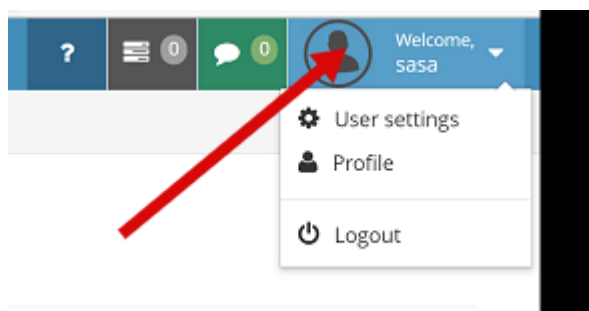
### 1.7. Account Management

#### Introduction

This function allows the users manage certain aspects of their account.

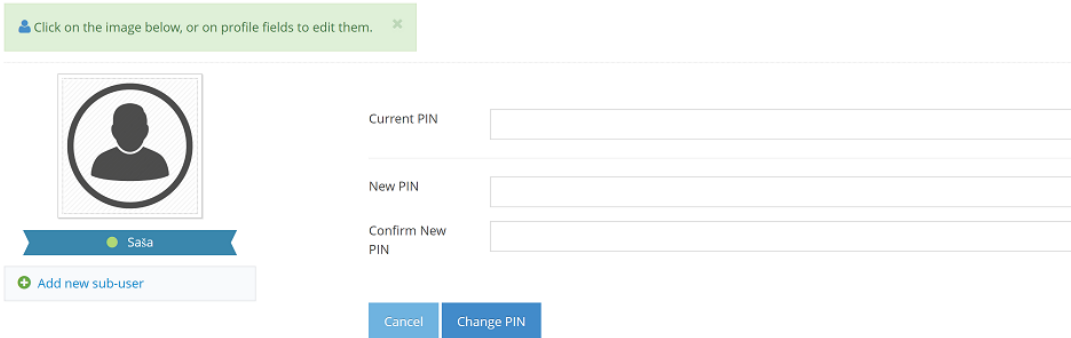


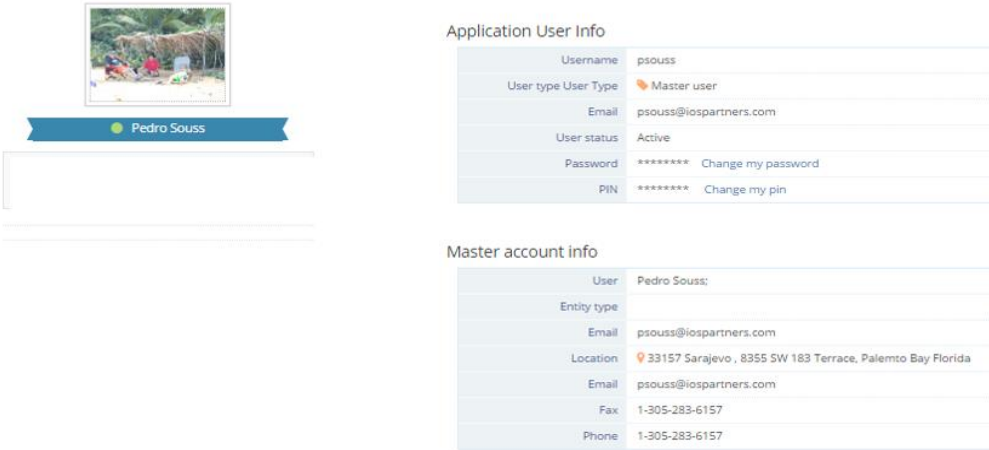
In the upper right corner user can click on arrow to display options to manage his/her account.



#### Procedure

Follow the steps by function:

STEP	ACTION
1.	<p>1. Change PIN function enables the user to change his/her PIN. To change his/her PIN the user will need to enter current PIN, enter new PIN and confirm new PIN,</p> <p><a href="#">User Profile   Change PIN</a></p>  <p>2. To confirm the change of the PIN the user will need to select “<b>Change PIN</b>” option.</p> <p>End of process</p>
2	1. User Profile. the system allows to change some info from the user’s profile:

STEP	ACTION																										
	<div data-bbox="368 230 1362 790"> <p>User Profile</p> <p>Click on the image below or on profile fields to edit them ...</p>  <p><b>Application User Info</b></p> <table border="1"> <tr><td>Username</td><td>psouss</td></tr> <tr><td>User type User Type</td><td>Master user</td></tr> <tr><td>Email</td><td>psouss@iospartners.com</td></tr> <tr><td>User status</td><td>Active</td></tr> <tr><td>Password</td><td>***** Change my password</td></tr> <tr><td>PIN</td><td>***** Change my pin</td></tr> </table> <p><b>Master account info</b></p> <table border="1"> <tr><td>User</td><td>Pedro Sousa:</td></tr> <tr><td>Entity type</td><td></td></tr> <tr><td>Email</td><td>psouss@iospartners.com</td></tr> <tr><td>Location</td><td>33157 Sarajevo , 8355 SW 183 Terrace, Palemto Bay Florida</td></tr> <tr><td>Email</td><td>psouss@iospartners.com</td></tr> <tr><td>Fax</td><td>1-305-283-6157</td></tr> <tr><td>Phone</td><td>1-305-283-6157</td></tr> </table> </div> <p>2. This option allows image to be tied to the profile and edit elements of information from the profile.</p> <p>3. Once all info is entered the process ends.</p>	Username	psouss	User type User Type	Master user	Email	psouss@iospartners.com	User status	Active	Password	***** Change my password	PIN	***** Change my pin	User	Pedro Sousa:	Entity type		Email	psouss@iospartners.com	Location	33157 Sarajevo , 8355 SW 183 Terrace, Palemto Bay Florida	Email	psouss@iospartners.com	Fax	1-305-283-6157	Phone	1-305-283-6157
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User status	Active																										
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PIN	***** Change my pin																										
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Phone	1-305-283-6157																										
STEP	ACTION																										
3	<p>1. Change Application User Settings - function enables the user to change Application User Settings.</p> <div data-bbox="384 1016 1449 1357"> <p>Application User Settings</p> <table border="1"> <tr><td>OTP :</td><td>OFF</td></tr> <tr><td>Language</td><td>English</td></tr> <tr><td>STR Notification</td><td>ON</td></tr> <tr><td>E-mail Notification</td><td>OFF</td></tr> <tr><td>Paying default type</td><td></td></tr> </table> <p>Save changes</p> </div> <p>2. Settings that can be changed are the following:</p> <ol style="list-style-type: none"> <li>OTP = One-time Passwords (OTP) is an extra secure than a static password, especially a user-created password, which is typically weak. OTPs may replace authentication login information or with the another layer of security.</li> <li>Language = Allows the change of language that is used in the account profile from Arabic to English.</li> <li>CR Notification = These are internal notifications and messages exchanged internally between the system administrator and end user.</li> <li>Email Notification = Allows to receive email from the CR to the external email system of the client profile.</li> </ol> <p>3. Once all info is entered the process ends.</p>	OTP :	OFF	Language	English	STR Notification	ON	E-mail Notification	OFF	Paying default type																	
OTP :	OFF																										
Language	English																										
STR Notification	ON																										
E-mail Notification	OFF																										
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