

## Disbursement

*Quipu Core Banking supports the parameterisation of a wide range of disbursement methods.*

Financial institutions can define exactly how credit funds are delivered to their clients, and how they can access those funds.

### ***Main Features:***

- Select cash disbursement if there is no restriction on cash transactions
- Select transfer to any account type, independent of the currency to be used for the disbursement
- Select money transfer with conversion, if the product currency is different from the currency of the account to which the money is to be transferred.
- Transfer the approved amount to an internal account for special cases.
- Select one of the simple credit product-specific disbursement methods, such as:
  - credit line authorisation
  - overdraft authorisation
  - bank guarantee authorisation
  - letter of credit authorisation
  - transfer to credit card
  - transfer to current account
- Print predefined vouchers for loan disbursement directly from the system; define whether manual user input is needed or whether a completely standardised voucher can be generated.
- Specify disbursement in a single amount or in tranches

- Express the disbursement fee as a set percentage; a percentage with caps and/or floors (minimum and maximum amounts); or a combination of both.
- Define margins for negotiable disbursement fees that can differ from the standard fee, and define which users are authorised to offer these fees
- Channel funds directly to a partner company's account in the case of credit products issued under a partnership agreement with a supplier.